



Skagit County Auditor

8/25/2013 Page

1 of

5 3:02PM

\$76.00

When recorded, mail to:

REGIONAL TRUSTEE SERVICES CORPORATION

616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 01-FWA-110608



NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **October 25, 2013**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

LOT 13, EXCEPT THE EAST 7.75 FEET THEREOF, ALL OF LOT 14 AND THE EAST 23.30 FEET OF LOT 15, BLOCK 1106, "NORTHERN PACIFIC ADDITION TO ANACORTES," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Tax Parcel No: P58203, commonly known as 3701 WEST 3RD STREET, ANACORTES, WA.

The Property is subject to that certain Deed of Trust dated 10/4/2007, recorded 10/11/2007, under Auditor's/Recorder's No. 200710110075, records of SKAGIT County, Washington, from NANCY A. MENARD AND JAMES MENARD, WIFE AND HUSBAND, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as Trustee, in favor of WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNEES, as Beneficiary, the beneficial interest in which is presently held by Wells Fargo Bank, N.A., successor by merger to Wachovia Mortgage, FSB, formerly known as World Savings Bank, FSB.

II

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any court by reason of the Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

WA NOTS MEDIATION

III

The default(s) for which this foreclosure is/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 6/1/2010, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of June 26, 2013

Delinquent Payments from June 01, 2010	
6 payments at \$ 1,551.32 each	\$ 9,307.92
12 payments at \$ 1,642.46 each	\$ 19,709.52
12 payments at \$ 1,747.53 each	\$ 20,970.36
7 payments at \$ 1,860.48 each	\$ 13,023.36
(06-01-10 through 06-26-13)	
Late Charges:	\$ 929.64
BENEFICIARY ADVANCES	
OTHER FEES	\$ 1,240.00
RECOVERABLE BALANCE	\$ 1,814.75
Suspense Credit:	\$ 0.00
	=====
TOTAL:	\$ 66,995.55

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$308,774.66, together with interest as provided in the note or other instrument secured, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V

The above described real property will be sold to satisfy the expenses of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied regarding title, possession, or encumbrances on October 25, 2013. The default(s) referred to in paragraph III must be cured by October 14, 2013 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before October 14, 2013, (11 days before the sale date) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated at any time after October 14, 2013, (11 days before the sale date) and before the sale, by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults.

VI

WA NOTS MEDIATION



201306250102

Skagit County Auditor

\$76.00

6/25/2013 Page

2 of

5 3:02PM

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

JAMES B. MENARD, 1295 WILDWOOD LANE, ANACORTES, WA, 98221
JAMES B. MENARD, 3701 WEST 3RD STREET, ANACORTES, WA, 98221
JAMES B. MENARD, 6222 STATE ROUTE 20, ANACORTES, WA, 98221
NANCY A. MENARD, 3701 WEST 3RD STREET, ANACORTES, WA, 98221
NANCY A. MENARD, 6222 STATE ROUTE 20, ANACORTES, WA, 98221
NANCY A. MENARD, 1295 WILDWOOD LANE, ANACORTES, WA, 98221
NANCY ANN STEPHENS MENARD, 1295 WILDWOOD LANE, ANACORTES, WA, 98221
NANCY ANN STEPHENS-MENARD, 3701 WEST 3RD STREET, ANACORTES, WA, 98221
NANCY ANN STEPHENS-MENARD, 6222 STATE ROUTE 20, ANACORTES, WA, 98221

by both first class and certified mail on 5/17/2013, proof of which is in the possession of the Trustee; and on 5/16/2013, the Borrower and Grantor were personally served with said written notice of default or the written Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII

The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

VIII

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all of their interest in the above described property.

IX

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale.

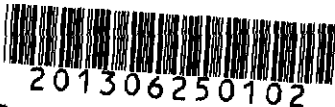
THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

You have only 20 DAYS from the recording date on this notice to pursue mediation.

DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

SEEKING ASSISTANCE

WA NOTS MEDIATION



Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission

Telephone: 1-877-894-HOME (1-877-984-4663)

Web site:

http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development

Telephone: 1-800-569-4287

Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: 1-800-606-4819

Website: <http://nwjustice.org/what-clear>

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the Trustee's Sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceeding under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with section 2 of this act.



201306250102

Skagit County Auditor

\$78.00

6/25/2013 Page

4 of

5 3:02PM

WA NOTS MEDIATION

DATED: 6/21/2013

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By *Tim F*
TIMOTHY FIRMAN, AUTHORIZED AGENT
Address: 616 1st Avenue, Suite 500
Seattle, WA 98104
Phone: (206) 340-2550
Sale Information: www.rtrustee.com

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On 6/21/2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared TIMOTHY FIRMAN, to me known to be the AUTHORIZED AGENT of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.

Pilar E. Barton
Notary Public residing at Seattle, WA
Printed Name: Pilar E. Barton
My Commission Expires: 1/14/17

PILAR E. BARTON
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
01-14-17

