

After Recording, Return to:
Nanci Lambert
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



Skagit County Auditor
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File No.: 7081.24472
Grantors: Northwest Trustee Services, Inc.
Flagstar Bank, FSB
Grantee: Heidi Ann Sines, also known of record as Heidi A. Benwell and Heidi Stines Benwell, as her separate property
Ref to DOT Auditor File No.: 200903230111
Tax Parcel ID No.: 4154-000-006-0000/P76325
Abbreviated Legal: Lot 6, Cascade Park Add., Skagit Co., WA

LAND TITLE OF SKAGIT COUNTY

Notice of Trustee's Sale

146685-F

Pursuant to the Revised Code of Washington 61.24, et seq.

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

You have only 20 DAYS from the recording date of 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

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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development Telephone: Toll-free: 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: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **January 3, 2014**, at 10:00 AM. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Lot 6, Cascade Park Addition, according to the plat thereof recorded in Volume 7 of Plats, Page 56, records of Skagit County, Washington. Situated in Skagit County, Washington

Commonly known as: 814 Evans Drive
Sedro Woolley, WA 98284-1252

which is subject to that certain Deed of Trust dated 02/19/09, recorded on 03/23/09, under Auditor's File No. 200903230111, records of Skagit County, Washington, from Heidi Benwell, a single woman, as Grantor, to Joan H. Anderson, EVP on behalf of Flagstar Bank, FSB, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Mountain Ridge Mortgage, Inc, a Arizona Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. solely as nominee for Mountain Ridge Mortgage, Inc, a Arizona Corporation, its successors and assigns to Flagstar Bank, FSB, under an Assignment/Successive Assignments recorded under Auditor's File No. 201306100154.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

| | Amount due to reinstate as of 8/26/2013 |
|-------------------------------------|--|
| Monthly Payments | \$38,734.08 |
| Late Charges | \$1,549.52 |
| Lender's Fees & Costs | \$127.05 |
| Total Arrearage | \$40,410.65 |
| Trustee's Expenses (Itemization) | |
| Trustee's Fee | \$725.00 |
| Title Report | \$735.76 |
| Statutory Mailings | \$52.70 |
| Recording Costs | \$28.00 |
| Postings | \$70.00 |
| Total Costs | <u>\$1,611.46</u> |
| Total Amount Due: | \$42,022.11 |

IV.

The sum owing on the Obligation is: Principal Balance of \$181,912.69, together with interest as provided in the note or other instrument evidencing the Obligation from 04/01/11, and such other costs and fees as are due under the Obligation, and as are provided by statute.



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V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on January 3, 2014. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 12/23/13 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 12/23/13 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/23/13 (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 balance of 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.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Heidi Benwell aka Heidi A. Benwell
aka Heidi Ann Sines aka Heidi Ann Benwell
814 Evans Drive
Sedro Woolley, WA 98284-1252

Unknown Spouse and/or Domestic Partner of
Heidi Benwell aka Heidi A. Benwell aka Heidi Ann Sines
814 Evans Drive
Sedro Woolley, WA 98284-1252

Heidi Benwell aka Heidi A. Benwell aka Heidi Ann Sines
aka Heidi Stines Benwell
c/o Terence G. Carroll, Attorney, 709 South 1st Street
Mount Vernon, WA 98273-3812

K. Michael Fitzgerald, Trustee
Case #: 10-25294-KAO
600 University Street #2200
Seattle, WA 98101-4152

Heidi Benwell aka Heidi A. Benwell
aka Heidi Ann Sines aka Heidi Ann Benwell
PO Box 502
Prairie City, OR 97869

Unknown Spouse and/or Domestic Partner of
Heidi Benwell aka Heidi A. Benwell aka Heidi Ann Sines
PO Box 502
Prairie City, OR 97869

Heidi Stines Benwell
PO Box 502
PO Box 502
Prairie City, OR 97869

Unknown Spouse and/or Domestic Partner of
of Heidi Stines Benwell
PO Box 502
Prairie City, OR 97869

Heidi Stines Benwell
814 Evans Drive
814 Evans Drive
Sedro Woolley, WA 98284-1252

Unknown Spouse and/or Domestic Partner of
of Heidi Stines Benwell
814 Evans Drive
Sedro Woolley, WA 98284-1252

by both first class and certified mail, return receipt requested on 07/26/13, proof of which is in the possession of the Trustee; and on 07/26/13 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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, whose name and address are set forth below, will provide in writing to anyone requesting it a statement of all costs and trustee's 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 their interest in the 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 sale 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.

X.

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 proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.



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The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 08/26/2013

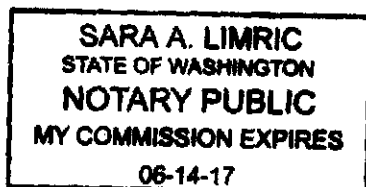
Date Executed: AUGUST 28, 2013
Northwest Trustee Services, Inc., Trustee

By [Signature]
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Nanci Lambert
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that NANCI LAMBERT is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8/28/13



[Signature]
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 06/14/17

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7081.24472
Client: Flagstar Bank
Borrower: Benwell, Heidi

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.



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