


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


201309170041
Skagit County Auditor
9/17/2013 Page 1 of 6 \$77.00
3:22PM

File No.: 7314.03156
Grantors: Northwest Trustee Services, Inc.
Mortgage Investors Corporation
Grantee: The heirs or devisees of Dennis E. Skyles, deceased, their interest being subject
to the administration of the estate of said decedent
Ref to DOT Auditor File No.: 201103230039
Tax Parcel ID No.: P65206/3910-000-001-0002
Abbreviated Legal: A PTN OF LOTS 1 AND 13, EVERETT'S FERTILE ACRES

Notice of Trustee's Sale

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 17, 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:

Parcel "A": Lots 1 and 13, except the west 200 feet of said lot 13, together with that portion of vacated Leonard Street, which would attached by operation of law, all in the "Everett's Fertile Acres," as per plat recorded in volume 7 of plats, pages 16 and 17, records of Skagit County, Washington. Also except that portion of lot 1, described as follows: Beginning at the northwest corner of said lot 1; Thence south 63degrees40'53" east along the north line of lot 1, a distance of 22.30 feet; Thence south 7degrees23'30" west, a distance of 153.89 feet to a point on the west line of said lot 1 which lies south 00degrees04'07" east, a distance of 162.50 feet from the point of beginning; Thence north 00degrees04'07" west, a distance of 162.50 feet to the point of beginning of this description. Situate in the county of Skagit, State of Washington.

Parcel "B": That portion of the southeast ¼ of the northwest ¼ of section 9, township 35 north, range 8 east, W.M., described as follows: Beginning at the southwest corner of lot 1, "Everett's Fertile Acres," as per plat recorded in volume 7 of plats, pages 16 and 17, records of Skagit County, Washington; Thence south 89degrees54'42" west along the north line of lot 13 of said plat, a distance of 25.76 feet; Thence north 11degrees28'52" east, a distance of 128.66 feet to a point on the west line of said lot 1 which lies north 00degrees04'07" west, a distance of 126.05 feet from the point of beginning; thence south 00degrees04'07" east, a distance of 126.05 feet to the point of beginning of this description. Situate in the County of Skagit, State of Washington.

Commonly known as: 44428 State Route 20
Concrete, WA 98237

which is subject to that certain Deed of Trust dated 03/05/11, recorded on 03/23/11, under Auditor's File No. 201103230039, records of SKAGIT County, Washington, from Dennis E. Skyles, single man, as Grantor, to First American Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Mortgage Investors Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Corporation, it's successors and assigns to Mortgage Investors Corporation, under an Assignment/Successive Assignments recorded under Auditor's File No. 201307080163.

*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 9/11/2013
Monthly Payments	\$22,190.58
Late Charges	\$711.48
Lender's Fees & Costs	\$1,421.75
Total Arrearage	\$24,323.81
Trustee's Expenses (Itemization)	



Trustee's Fee	\$675.00
Title Report	\$724.00
Statutory Mailings	\$379.96
Recording Costs	\$138.00
Postings	\$140.00
Sale Costs	\$31.50

Total Costs	<u>\$2,088.46</u>
Total Amount Due:	\$26,412.27

IV.

The sum owing on the Obligation is: Principal Balance of \$189,745.95, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/11, and such other costs and fees as are due under the Obligation, and as are provided by statute.

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 17, 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 01/06/14 (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 01/06/14 (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 01/06/14 (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

The Estate of Dennis Skyles, Deceased
44428 State Route 20
Concrete, WA 98237

The Estate of Dennis Skyles, Deceased
19481 Upper Fords Creek Road
Weippe, ID 83553

Unknown Spouse and/or Domestic Partner
of Dennis E. Skyles
44428 State Route 20
Concrete, WA 98237

Unknown Spouse and/or Domestic Partner
of Dennis E. Skyles
19481 Upper Fords Creek Road
Weippe, ID 83553

The Heirs and devisees of Dennis E. Skyles, Deceased
44428 State Route 20
Concrete, WA 98237

The Heirs and devisees of Dennis E. Skyles, Deceased
19481 Upper Fords Creek Road
Weippe, ID 83553

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
5828 121st Avenue Southeast
Snohomish, WA 98290

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
1726 Ludwig Road
Snohomish, WA 98290



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The Estate of Dennis Skyles, Deceased
44440 State Route 20
Concrete, WA 98237

The Heirs and Devisees of Dennis E. Skyles, Deceased
44440 State Route 20
Concrete, WA 98237

Unknown Spouse and/or Domestic Partner
of Dennis E. Skyles
44434 State Route 20
Concrete, WA 98237

The Estate of Dennis Skyles, Deceased
4264 Highway 20
Concrete, WA 98237

The Heirs and Devisees of Dennis E. Skyles, Deceased
4264 Highway 20
Concrete, WA 98237

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
19481 Upper Fords Creek Road
Weippe, ID 83553

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
44440 State Route 20
Concrete, WA 98237

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44428 State Route 20
Concrete, WA 98237

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
5828 121st Avenue Southeast
Snohomish, WA 98290

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
44434 State Route 20
Concrete, WA 98237

Robert L Hornbeck
44428 State Route 20
Concrete, WA 98237

Robert L Hornbeck
44434 State Route 20
Concrete, WA 98237

Robert L Hornbeck
1726 Ludwig Road
Snohomish, WA 98290

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Concrete, WA 98237

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Concrete, WA 98237

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Concrete, WA 98237

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of Dennis E. Skyles
4264 Highway 20
Concrete, WA 98237

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44428 State Route 20
Concrete, WA 98237

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
1726 Ludwig Road
Snohomish, WA 98290

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19481 Upper Fords Creek Road
Weippe, ID 83553

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
44440 State Route 20
Concrete, WA 98237

Robert L Hornbeck
PO Box 2037
Concrete, WA 98237

Robert L Hornbeck
44440 State Route 20
Concrete, WA 98237

Robert L Hornbeck
5828 121st Avenue Southeast
Snohomish, WA 98290

Robert L Hornbeck
19481 Upper Fords Creek Road
Weippe, ID 83553



Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
PO Box 2037
Concrete, WA 98237

The Heirs and Devisees of Dennis E. Skyles, Deceased
PO Box 2037
Concrete, WA 98237

The Estate of Dennis Skyles, Deceased
PO Box 2037
Concrete, WA 98237

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
4264 Highway 20
Concrete, WA 98237

Robert L. Hornbeck
PO Box 372
Burlington, WA 98233

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
PO Box 372
Burlington, WA 98233

Unknown Spouse and/or Domestic Partner
of Dennis E Skyles
PO Box 372
Burlington, WA 98233

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
PO Box 2037
Concrete, WA 98237

Unknown Spouse and/or Domestic Partner
of Dennis E Skyles
PO Box 2037
Concrete, WA 98237

Deborah D. Thrope aka Deborah D. Thorpe
aka Debroah D. Skyles, Heir to the Estate of Dennis Skyles
4264 Highway 20
Concrete, WA 98237

Robert L. Hornbeck
4264 Highway 20
Concrete, WA 98237

Alan M Skyles, Heir to the Estate of Dennis Skyles, Deceased
PO Box 372
Burlington, WA 98233

The Estate of Dennis Skyles, Deceased
PO Box 372
Burlington, WA 98233

The Heirs and Devisees of Dennis E. Skyles, Deceased
PO Box 372
Burlington, WA 98233

by both first class and certified mail, return receipt requested on 08/07/13, proof of which is in the possession of the Trustee; and on 08/07/13 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



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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.

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: 9/11/2013

Date Executed: 9/16/2013
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)

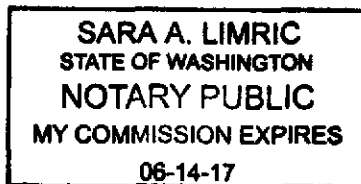
) ss.

COUNTY OF KING)

NANCI LAMBERT

I certify that I know or have satisfactory evidence that _____ 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: 9/16/13



[Signature]
NOTARY PUBLIC in and for the State of
Washington, residing at Redmond
My commission expires 6/14/17

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: 7314.03156

Client: Ocwen Loan Servicing, LLC

Borrower: Skyles Estate, Dennis

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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Skagit County Auditor

\$77.00

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