

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
Seaside Trustee of Washington Inc.
P.O.Box 752377
Las Vegas, Nv. 89136



201310030036

Skagit County Auditor

\$75.00

10/3/2013 Page

1 of

4 2:19PM

147777

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 632304 APN: P105665 TS No: 1306485WA

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Seaside Trustee of Washington Inc., will on **1/31/2014, at 10:00 AM** at the **County Courthouse 205 W. Kincaid, Mount Vernon, WA** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

Lot 7, "PLAT OF GARDEN TERRACE" AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 153 AND 154 records of Skagit County, Washington. Situate in the County of Skagit, State of Washington.

Commonly known as:
8950 Garden Terrace Ln.
Sedro Woolley, WA. 98284

which is subject to that certain Deed of Trust dated 7/7/2009, recorded 9/22/2009, under Auditor's File No. 200909220003, in Book xx, Page xx records of Skagit County, Washington, from THOMAS BENWELL, as Grantor(s), to NEVADA TITLE, as Trustee, to secure an obligation in favor of TAYLOR, BEAN & WHITAKER MORTGAGE CORP, as Beneficiary, the beneficial interest in which was assigned by TAYLOR, BEAN & WHITAKER MORTGAGE CORP to Bayview Loan Servicing, LLC. a Delaware limited liability company.

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/Mortgage.

Loan No: 632304

T.S. No.: 1306485WA

- III. The default(s) for which this foreclosure is made is/are as follows:
Failure to pay when due the following amounts which are now in arrears:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
11/1/2012	10/3/2013	12	\$970.75	\$11,649.00

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
11/1/2012	10/3/2013	11	\$296.23

PROMISSORY NOTE INFORMATION

Note Dated:	7/7/2009
Note Amount:	\$167,638.00
Interest Paid To:	10/1/2012
Next Due Date:	11/1/2012

- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$163,367.94, together with interest as provided in the Note from 11/1/2012, and such other costs and fees as are provided by statute.

- V. The above described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 1/31/2014. The defaults referred to in Paragraph III must be cured by 1/20/2014, (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 1/20/2014 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/20/2014 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

- VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME
THOMAS BENWELL

ADDRESS
8950 Garden Terrace Ln.
Sedro Woolley, WA. 98284

by both first class and certified mail on 7/16/2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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.



201310030036 \$75.00
Skagit County Auditor 2 of 4 2:19PM
10/3/2013 Page

Loan No: 632304

T.S. No.: 1306485WA

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 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 above described property.

IX. Anyone having any objections to this 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW.

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 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: (877) 894-4663. Website: www.homeownership.wa.gov The United States Department of Housing and Urban Development: Telephone: (800) 569-4287. Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (888) 201-1014. Website: <http://nwjustice.org>

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: 9/27/2013

Trustee Sales Information:

(855)986-9342 / www.superiordefault.com

Superior Default Services Inc.

3224 E. Yorba Linda Blvd. Suite 464

Fullerton, CA 92831

Seaside Trustee of Washington Inc.

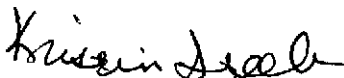
c/o Law Offices of B. Craig Gourley

1002 10th St.

P.O. Box 1091

Snohomish, Washington 98291

(360) 568-5065



Kristin Steele, Authorized Signer



Skagit County Auditor
10/3/2013 Page

3 of

\$75.00
4 2:19PM

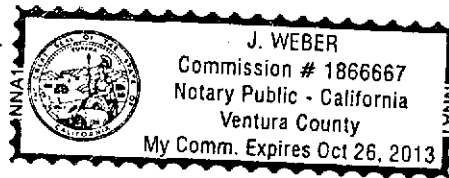
State of California) ss.
County of Ventura)

On 9/27/2013, before me, J. WEBER, a Notary Public in and for said County and State, personally appeared KRISTIN STEELE personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: _____

J. WEBER, Notary Public



201310030036

Skagit County Auditor
10/3/2013 Page

4 of

4

\$75.00

2:19PM