



201401090046

Skagit County Auditor

\$80.00

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9 2:19PM

WHEN RECORDED MAIL TO:

CAL-WESTERN OF WASHINGTON, INC.
201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

Space Above This Line For Recorder's Use

T.S. No. 1349635-37

Parcel No. 4076-095-015-0004 *

4331939

1ST AM

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, CAL-WESTERN OF WASHINGTON, INC., will on May 16, 2014, at the hour of 10:00am, at AT THE COUNTY COURTHOUSE, 205 W. KINCAID STREET in the city of MOUNT VERNON, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County(ies) of SKAGIT, State of Washington to-wit:

LOT 14, EXCEPT THE WEST 7.5 FEET THEREOF, AND ALL OF LOT 15, BLOCK 95, AMENDED PLAT OF BURLINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: 217 EAST VICTORIA AVENUE
BURLINGTON WA 98233

which is subject to that certain Deed of Trust dated June 02, 2005, recorded June 08, 2005, under Auditor's File No. 200506080097, Book XX, Page XX, records of SKAGIT County, Washington, from VANESSA Y PARKER AND PAUL P PARKER, WIFE AND HUSBAND as Grantor, to CHICAGO TITLE as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, the beneficial interest in which was assigned to N/A under an assignment recorded on N/A, under Auditor's File No. N/A, Bk. N/A, Pg. N/A, records of SKAGIT County, Washington.

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.

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: \$79,051.64; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

NOTICE OF TRUSTEE'S SALE

Loan No: XXXXXX0990

T.S. No: 1349635-37

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$138,728.96, together with interest as provided in the note or other instrument secured from November 04, 2010, 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 expense 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 May 16, 2014. The default(s) referred to in paragraph III, must be cured by May 05, 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 on or before May 05, 2014 (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 any time after May 05, 2014 (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.

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

See Exhibit "I" attached

by both first class and certified mail on June 20, 2012 proof of which is in the possession of the Trustee; and on June 19, 2012 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such 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 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.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary or the Beneficiary's attorney.

IX.

Anyone having any objections 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.

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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

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>

DATE: December 30, 2013

CAL-WESTERN OF WASHINGTON, INC.
201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER, WA 98684
(800)546-1351

Signature/By


Mary Statham, AVP

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Loan No: XXXXXX0990
T.S. No: 1349635-37

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On DEC 30 2013 before me, Susan Meyers,
a Notary Public in and for said State, personally appeared Mary Statham,
who 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. I certify under PENALTY OF
PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal (Seal)

Signature 



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NOTICE OF TRUSTEE'S SALE EXHIBIT "1"

Loan No: XXXXXX0990

T.S. No: 1349635-37

Name & Address:

VANESSA Y PARKER
217 EAST VICTORIA AVENUE
BURLINGTON WA 98233

PAUL P PARKER
217 EAST VICTORIA AVENUE
BURLINGTON WA 98233

VANESSA Y PARKER
3800 RIDGE WAY
MOUNT VERNON WA 98273

PAUL P PARKER
3800 RIDGE WAY
MOUNT VERNON WA 98273

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201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

T.S. No. 1349635-37

NOTICE OF FORECLOSURE

PURSUANT TO THE REVISED CODE OF WASHINGTON, CHAPTER 61.24, ET.SEQ.

To: VANESSA Y PARKER AND PAUL P PARKER, WIFE AND HUSBAND

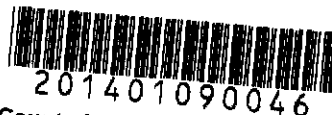
The attached Notice of Trustee's Sale is a consequence of default(s) in the obligation to U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE LXS 2005-2 TRUST,

the Beneficiary of your Deed of Trust and owner or holder of the obligation secured thereby. Unless the default(s) is/are cured, your property will be sold at auction on May 16, 2014. To cure the default(s), you must bring the payments current, cure any other default(s), and pay accrued late charges, advances, other costs, trustee's fees and attorney's fees as set forth below by May 05, 2014 (11 days before sale date). To date, these arrears and costs are as follows:

	Currently due to reinstate on May 16, 2014	Estimated due amount to reinstate on May 05, 2014 (11 days before the date set for sale)
Delinquent Payments from December 01, 2010 In the amount of \$1,252.17 per month	\$52,591.14	\$52,591.14
Total Late Charges	\$591.24	\$591.24
Advances:		
ESCROW ADVANCE	\$17,391.60	\$17,391.60
CORPORATE ADVANCE	\$4,960.38	\$4,960.38
TRUSTEE FEE/RESTART	\$250.00	\$250.00
TRUSTEE/AGENT FEE	\$675.00	\$675.00
TRUSTEE SALE GUARANTEE	\$585.00	\$585.00
MISC CHARGES	\$165.28	\$165.28
NOS RECORDING	\$66.00	\$66.00
RESCISSION RECORDING	\$62.00	\$62.00
SUBSTITUTION RECORDING	\$44.00	\$44.00
ASSIGNMENT RECORDING	\$28.00	\$28.00
TDUS RECORDING	\$64.00	\$64.00
DEED RECORDING	\$63.00	\$63.00
NOS RECORDING/AMENDED	\$20.00	\$20.00
PUBLISHING	\$1,100.00	\$1,100.00
POSTING NOS	\$100.00	\$100.00
POSTING NOD	\$100.00	\$100.00
POSTPONEMENT COST	\$100.00	\$100.00

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SALE CONDUCTING COST
POSTING NOS/AMENDED

\$100.00
\$100.00

\$100.00
\$100.00

TOTALS:

\$79,156.64

\$79,156.64



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NOTICE OF FORECLOSURE
pursuant to the revised code of Washington

To pay off the entire obligation secured by your Deed of Trust as of May 16, 2014 you must pay a total of \$138,728.96 in principal, \$26,898.09 in interest, plus other costs and advances estimated to date in the amount of \$26,460.50. From and after the date of this notice you must submit a written request to the Trustee to obtain the total amount to pay off the entire obligation secured by your Deed of Trust as of the payoff date.

As to the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust, you must cure each such default. Listed below are the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

DEFAULT

DESCRIPTION OF ACTION REQUIRED TO CURE AND
DOCUMENTATION NECESSARY TO SHOW CURE

NONE

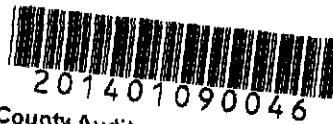
NONE

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including May 05, 2014 (11 days before the sale date) by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate or to pay off the entire indebtedness may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. In addition, the Trustee's fees may increase as more time is allowed to pass before reinstatement is made.

Tender of payment or performance must be made to the Trustee, CAL-WESTERN OF WASHINGTON, INC. , whose address is:
201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684
(800)546-1351

AFTER May 05, 2014, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE.

The Trustee will respond to any written request for current payoff or reinstatement amounts within ten days of receipt of your written request. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance of \$138,728.96 plus accrued interest, costs, fees and advances, if any, made pursuant to the terms of the loan documents and by curing the other defaults as outlined above.



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You may contest this default by initiating court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense. You may contact the Department of Financial Institutions or the statewide civil legal aid hotline for possible assistance or referrals.

The court may grant a restraining order or injunction to restrain a trustee's sale pursuant to RCW 61.24.130 upon five days notice to the trustee of the time when, place where, and the judge before whom the application for the restraining order or injunction is to be made. This notice shall include copies of all pleadings and related documents to be given to the judge.

Notice and other process may be served on the trustee at:

CAL-WESTERN OF WASHINGTON, INC.
C/O: CT Corporation System
505 Union Ave SE, Ste. 120
Olympia, WA 98501
(360) 357-6794

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold. The effect of such sale will be to deprive you and all those who hold by, through or under you of all interest in the property.

Dated: December 30, 2013
T.S. No: 1349635-37

CAL-WESTERN OF WASHINGTON, INC.
201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

Signature/By


Mary Statham, AVP

