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Skagit County Auditor

\$75.00

2/26/2014 Page

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4 2:05PM

When recorded, mail to:

**PEAK FORECLOSURE SERVICES, INC.**  
5900 Canoga Avenue, Suite 220  
Woodland Hills, CA 91367

Trustee's Sale No: WA-USB-109282

Loan No. 9900124845

100524668

**NOTICE OF TRUSTEE'S SALE**

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

I

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, **PEAK FORECLOSURE SERVICES OF WASHINGTON, INC.**, will on **June 27, 2014**, at the hour of **09:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 205 W. KINCAID ST, MOUNT VERNON, WA 98273**, 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, to-wit:

LOT 24, PLAT OF NORTH WOODS, AS RECORDED FEBRUARY 13, 2003, UNDER AUDITOR'S FILE NO. 200302130139, RECORDS OF SKAGIT COUNTY, WASHINGTON SITUATED IN SKAGIT COUNTY, WASHINGTON.

Tax Parcel No: P120043, commonly known as 2508 NORTHWOODS LOOP ROAD , MOUNT VERNON, WA.

The Property is subject to that certain Deed of Trust dated 9/15/2003, recorded 9/19/2003 , under Auditor's/Recorder's No. 200309190296, records of SKAGIT County, Washington, from ROBERTO M. CEJA AND NORMA V. CEJA, HUSBAND AND WIFE, as Grantor, to CHICAGO TITLE COMPANY, as Trustee, in favor of PEOPLES BANK, as Beneficiary, the beneficial interest in which is presently held by U.S. BANK NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER WITH THE LEADER MORTGAGE 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.

III

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

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 12/1/2012, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite of each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

**OTHER DEFAULT**

**ACTION NECESSARY TO CURE**

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on sale)

Revert title to permitted vestee

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

**IV**

The sum owing on the obligation secured by the Deed of Trust is: Principal \$133,682.49, 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 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 June 27, 2014. The default(s) referred to in paragraph III must be cured by June 16, 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 June 16, 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 at any time after June 16, 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:

NORMA V. CEJA, 2508 NORTHWOODS LOOP ROAD, MOUNT VERNON, WA, 98273

ROBERTO M. CEJA, 2508 NORTHWOODS LOOP ROAD, MOUNT VERNON, WA, 98273

by both first class and certified mail on 01/14/2014, proof of which is in the possession of the Trustee; and on 1/14/2014, the Borrower and Grantor were personally served with said written notice of default or

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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 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 access your situation and refer you to mediation if you 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 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 (1-877-894-4663)

Web site: [www.wshfc.org](http://www.wshfc.org)

- The United States Department of Housing and Urban Development:

Telephone: 1-800-569-4287

Web site: [www.hud.gov](http://www.hud.gov)

- The statewide civil legal aid hotline for assistance and referrals to other housing:

Telephone: 1-800-606-4819

Web site: [www.ocla.wa.gov](http://www.ocla.wa.gov)



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**NOTICE TO OCCUPANTS OR TENANTS**

The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

**Sale Information Line: 800-280-2891 or Website: [www.auction.com](http://www.auction.com)**

DATED: February 17, 2014.

**PEAK FORECLOSURE SERVICES OF WASHINGTON, INC.,  
AS TRUSTEE**  
Smith Tower, 26<sup>th</sup> Floor, 506 Second Ave.,  
Seattle, WA 98104

By   
Lilian Solano, Trustee Sale Officer

**Address for Service of Process:**

Peak Foreclosure Services of  
Washington, Inc.  
506 Second Ave Ste 2600  
Seattle, WA 98104  
(206) 682-0822

**Address for Account Inquiries:**

Peak Foreclosure Services, Inc.  
5900 Canoga Avenue, Suite 220  
Woodland Hills, CA 91367  
(818) 591-9237

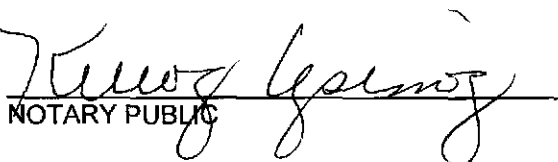
STATE OF CALIFORNIA )

COUNTY OF LOS ANGELES )

On 2/17/2014, before me, Kelli J. Espinoza, Notary Public personally appeared Lilian Solano, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the person, or the entity upon behalf of which the person 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.

  
NOTARY PUBLIC



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