

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



201404290092

Skagit County Auditor \$76.00  
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**File No.:** 7314.05189  
**Grantors:** Northwest Trustee Services, Inc.  
Ally Bank  
**Grantee:** Kirby A. Hoskinson and Vicky L. Hoskinson, husband and wife  
**Ref to DOT Auditor File No.:** 200604070091  
**Tax Parcel ID No.:** 350414-4-001-0000/P36637 & 350413-2-010-0004/P36441  
**Abbreviated Legal:** A: Ptn SE 1/4 NE 1/4 & Ptn NE 1/4 SE 1/4, 14-35-4 E W.M. B: Ptn SW 1/4 NW 1/4, 13-35-4 E W.M.

ASSOCIATE CLERK OF SKAGIT COUNTY

148206-F

**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](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 August 29, 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:

The South 20.00 feet of the following described tract;

The West 320.00 feet (as measured at right angles to the West Line of the Following Described Tract) of that portion of the East half of the Southeast Quarter of the Northeast Quarter, Section 14, Township 35 North, Range 4 East of the Willamette Meridian, lying South of the Northern Pacific Railway Right of Way as conveyed by deed recorded August 25, 1913, under Auditor's File No. 98046, records of Skagit County, Washington.

Situated in the County of Skagit and State of Washington.

Corrected by Superior Court of the State of Washington for the County of Skagit, Judgment, No. 13-2-01787-6, as follows, and more accurately described as follows:

Parcel "A":

The North half of the Northeast Quarter of the Northeast Quarter of the Southeast Quarter, Section 14, Township 35 North, Range 4 East of the Willamette Meridian.

Together with that portion of the East Half of the Southeast Quarter of the Northeast Quarter, Section 14, Township 35 North, Range 4 East of the Willamette Meridian, lying South of the Northern Pacific Railway right-of-way as conveyed by deed recorded August 25, 1913, under Auditor's File No. 98046, records of Skagit County, Washington, Except the West 320.00 feet (as measured at right angles to the West of said East half) thereof.

And together with the South 20.00 feet of the following described tract: The West 320 feet (measured at right angles to the West line of the following described tract) of that portion of the East half of the Southeast Quarter of the Northeast Quarter, Section 14, Township 35 North, Range 4 East of the Willamette Meridian, lying South of the Northern Pacific Railway right-of-way as conveyed by deed recorded August 25, 1913, under Auditor's File No. 98046, records of Skagit County, Washington.

Parcel "B":

That portion of the Southwest Quarter of the Northwest Quarter of Section 13, Township 35 North, Range 4 East of the W.M. lying South of the Northern Pacific Railway as conveyed by deed recorded August 25, 1913, under Auditor's File No. 98046, records of Skagit County, Washington.

All situate in the County of Skagit, State of Washington.

Commonly known as: 8615 Garden of Eden Road  
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 02/03/06, recorded on 04/07/06, under Auditor's File No. 200604070091, records of SKAGIT County, Washington, from Kirby A. Hoskinson and Vicky L. Hoskinson, husband and wife, as Grantor, to HomeConnects, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. as nominee for GMAC Mortgage Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic



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Registration Systems, Inc. as nominee for GMAC Mortgage Corporation, a Pennsylvania Corporation, its successors and assigns to Ally Bank, under an Assignment/Successive Assignments recorded under Auditor's File No. 201211150039.

\*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 04/21/2014
Monthly Payments	\$57,097.02
Late Charges	\$580.00
Lender's Fees & Costs	\$3,137.86
Total Arrearage	\$60,814.88
Trustee's Expenses (Itemization)	
Trustee's Fee	\$750.00
Total Costs	<u>\$750.00</u>
Total Amount Due:	\$61,564.88

IV.

The sum owing on the Obligation is: Principal Balance of \$241,674.34, together with interest as provided in the note or other instrument evidencing the Obligation from 10/10/11, 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 August 29, 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 08/18/14 (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 08/18/14 (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 08/18/14 (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

Kirby Hoskinson aka Kirby A Hoskinson  
8615 Garden of Eden Road  
Sedro Woolley, WA 98284

Vicky L Hoskinson aka Vicky Lynne Hoskinson  
8615 Garden of Eden Road  
Sedro Woolley, WA 98284

Kirby Hoskinson aka Kirby A Hoskinson  
1931 Club Xing  
New Braunfels, TX 78130

Vicky L Hoskinson aka Vicky Lynne Hoskinson  
1931 Club Xing  
New Braunfels, TX 78130

by both first class and certified mail, return receipt requested on 03/18/14, proof of which is in the possession of the Trustee; and on 03/19/14 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 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 who are not tenants. After the 20<sup>th</sup> 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](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 04/21/2014

Date Executed: APRIL 25, 2014  
Northwest Trustee Services, Inc., Trustee

By \_\_\_\_\_  
Authorized Signature  
13555 SE 36<sup>TH</sup> ST. SUITE 100  
BELLEVUE, WA 98006  
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: 4/25/14

**KIMBERLEY BOHREN**  
STATE OF WASHINGTON  
**NOTARY PUBLIC**  
MY COMMISSION EXPIRES  
02-12-17

*Kimberley Bohren*  
NOTARY PUBLIC in and for the State of  
Washington, residing at Benton  
My commission expires 2/12/17

**NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36<sup>TH</sup> ST. SUITE 100, BELLEVUE, WA 98006 PHONE (425) 586-1900 FAX (425) 586-1997**

**File No:** 7314.05189  
**Borrower:** Hoskinson, Kirby

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

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

