

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



201406240035

Skagit County Auditor  
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\$75.00

File No.: 7827.20605  
Grantors: Northwest Trustee Services, Inc.  
OneWest Bank N.A.  
Grantee: Laila Dahl, an unmarried individual  
Ref to DOT Auditor File No.: 200909300125  
Tax Parcel ID No.: 3862-000-064-0103/P62060  
Abbreviated Legal: PTN. TRACT "B", BIG LAKE WATER FRONT TRACTS, VOL. 4, PG 12, SKAGIT CO., WA

**Notice of Trustee's Sale**

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On September 26, 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":

That portion of Tract "B", "Big Lake Water Front Tracts, Skagit County, Washington", as per plat recorded in Volume 4 of Plats, Page 12, Records Of Skagit County, Washington, described as follows:  
Beginning at the Southeast corner of said Tract "B";  
Thence Northerly along the Westerly line of Big Lake Boulevard, a distance of 253 Feet;  
Thence Westerly 154 Feet to a point 208 Feet North of the South line of said Tract "B";  
Thence South 208 Feet to the South line of said Tract "B";  
Thence East to the point of beginning.  
Situate in the County Of Skagit, State of Washington.

Parcel "B":

That portion of Tract "B", "Big Lake Waterfront Tracts, Skagit County, Washington", as per plat recorded in Volume 4 of Plats, Page 12, Records of Skagit County, Washington, described as follows:  
Beginning at the Southeast corner of said Tract "B";  
Thence North on the Westerly line of Big Lake Boulevard, 253 Feet;  
Thence Westerly 154 Feet to a point 208 Feet North of the South line of said Tract;  
Thence South 208 Feet to said South line, the true point of beginning;  
Thence West 25 Feet;  
Thence North 208 Feet;  
Thence East 25 Feet;  
Thence South to the point of beginning.  
Situate in the County of Skagit, State of Washington.

Parcel "C":

An easement for landscaping and fences as disclosed in that document recorded March 20, 2000, under Auditor's File No. 200003200126, records of Skagit County, Washington.  
Situate in the County of Skagit, State of Washington.

Commonly known as: 17662 West Big Lake Boulevard  
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 09/25/09, recorded on 09/30/09, under Auditor's File No. 200909300125, records of Skagit County, Washington, from Laila Dahl as her sole separate property, as Grantor, to Placer Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Financial Freedom Acquisition LLC, a subsidiary of OneWest Bank, FSB, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Financial Freedom Acquisition LLC, a subsidiary of OneWest Bank, FSB, its successors and assigns to OneWest Bank N.A., under an Assignment/Successive Assignments recorded under Auditor's File No. 201403100034.

\*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 Note and Deed of Trust pursuant to paragraph 9(b)(i) of the Deed of Trust, which provides that: "Lender may require immediate payment in full of all sums secured by this Security Instrument if... "The property ceases to be the principal residence of a Borrower for reasons other than death and the Property is not the principal residence of at least one other Borrower"

	Amount due to satisfy as of 06/23/2014
Unpaid Balance as of 1/3/2014 (Non-Occupancy)	\$271,283.29
Interest	\$82,489.28
Mortgage Insurance Premium	\$14,240.77
Lender's Fees & Costs	\$1,710.00
Trustee's Expenses (Itemization)	
Trustee's Fee	\$1,500.00
Title Report	\$1,084.00
Statutory Mailings	\$28.05
Recording Costs	\$28.00
Postings	\$80.00
<b>Total Amount Due:</b>	<b>\$372,443.39</b>

IV.

The sum owing on the Obligation is: Principal Balance of \$271,283.29, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/13, 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 09/26/2014. 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 before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the sale, the default(s) as set forth in paragraph III, together with accruing interest, 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 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.

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

Laila Dahl  
17662 West Big Lake Boulevard  
Mount Vernon, WA 98274

Anne Kari Madsen  
Power of Attorney for Laila Dahl  
232 Sandpiper Road  
Freeland, WA 98249

Laila Dahl  
3016 228th Street Southeast  
Bothell, WA 98021

Unknown Spouse and/or Domestic Partner  
of Laila Dahl  
17662 West Big Lake Boulevard  
Mount Vernon, WA 98274

Unknown Spouse and/or Domestic Partner  
of Laila Dahl  
3016 228th Street Southeast  
Bothell, WA 98021

by both first class and certified mail, return receipt requested on 05/20/14, proof of which is in the possession of the Trustee; and on 05/21/14 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.



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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 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.

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: 06/23/2014

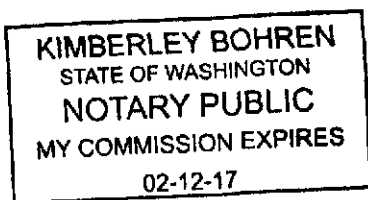
Date Executed: 6/23/14  
Northwest Trustee Services, Inc., Trustee

By Vonnie McEligott  
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 )

I certify that I know or have satisfactory evidence that Vonnie McEligott 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: 6/23/14



Kimberley Bohren  
NOTARY PUBLIC in and for the State of  
Washington, residing at Beats  
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: 7827.20605  
Borrower: Dahl, Laila

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.



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