



Skagit County Auditor  
8/3/2016 Page

1 of

5 2:30PM

\$77.00

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

**File No.:** 7025.21317  
**Trustee:** Northwest Trustee Services, Inc.  
**Grantors:** Robert M. Baker, as his separate estate  
**Grantee:** Guild Mortgage Company  
**Ref to DOT Auditor File No.:** 201406020121 and re-recorded 12/2/2014 as Instrument# 201412020030  
**Tax Parcel ID No.:** P29303,34043130030000  
**Abbreviated Legal:** Section 31, Township 34 North, Range 4 East; Ptn. NE SW, Skagit Co., WA

**1ST AM**  
**8/3/2016**

**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=W&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 December 2, 2016, 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 land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows: That portion of Tract "A" of Skagit County Short Plat No. 28-81, approved June 3, 1981, and recorded June 4, 1981, under Auditor's File No. 8106040030 in Volume 5 of Short Plats, pages 75 and 76, records of Skagit County, Washington; being a portion of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of Section Thirty-one (31), Township Thirty-four (34) North, Range Four (4) East of the Willamette Meridian, being described as follows: Beginning at the Northeast corner of Tract "A" of said Short Plat No. 28-81; thence S 0 degrees 09'35" E along the East line of said Tract "A", a distance of 150.35 feet; Thence S 89 degrees 50'25" W along a line perpendicular to said East line, a distance of 172.00 feet; Thence N 0 degrees 09'35" W along a line parallel to said East line, a distance of 140.70 feet, more or less, to the North line of Tract "A" of said Short Plat No. 28-81, being also the South right-of-way line of the County Road commonly known as Britt Road; Thence N 86 degrees 37'45" E along the North line of said Tract "A" and the South right-of-way line of said Britt Road right-of-way, a distance of 172.27 feet, more or less, to the point of beginning.

Commonly known as: 17343 Britt Road  
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 05/29/14, recorded on 06/02/14, under Auditor's File No. 201406020121 and re-recorded 12/2/2014 as Instrument# 201412020030, records of Skagit County, Washington, from Robert M. Baker, an unmarried person, as Grantor, to Fidelity National Title Company of Washington, a Washington corporation, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Guild Mortgage Company, a California corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company, a California corporation, beneficiary of the security instrument, its successors and assigns to Guild Mortgage Company, a California corporation, under an Assignment/Successive Assignments recorded under Auditor's File No. 201601140074.

\*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 08/01/2016. If reinstating after this date, please contact NWTS for the exact reinstatement amount.

Monthly Payments		\$17,342.01
Lender's Fees & Costs		(\$2,057.67)
Total Arrearage	\$15,284.34	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$375.00
Statutory Mailings		\$24.00
Recording Costs		\$76.00
Postings		\$80.00
Total Costs	\$555.00	
Total Amount Due:		\$15,839.34

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$177,838.48, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/15, 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 December 2, 2016. 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 11/21/16 (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 11/21/16 (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 11/21/16 (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

Robert M. Baker  
17343 Britt Road  
Mount Vernon, WA 98273

Unknown Spouse and/or Domestic Partner  
Robert M. Baker  
17343 Britt Road  
Mount Vernon, WA 98273

by both first class and certified mail, return receipt requested on 01/22/16, proof of which is in the possession of the Trustee; and on 01/22/16 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.

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).

Date Executed: 8/11/2016  
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: 8/11/16

MARRISSA A. LOPEZ  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
06-07-17

  
NOTARY PUBLIC in and for the State of  
Washington, residing at King City  
My commission expires 06-07-17

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: 7025.21317  
Borrower: Baker, Robert M.

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.