



201703140052

Skagit County Auditor

\$77.00

3/14/2017 Page

1 of

5 2:25PM

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

File No.: 7023.117856
Trustee: Northwest Trustee Services, Inc.
Grantors: Justin Tucker Holmes and Kendra Renee Inman who also appears of record as Kendra R. Inman-Holmes, husband and wife
Grantee: Wells Fargo Bank, N.A.
Ref to DOT Auditor File No.: 201209280095
Tax Parcel ID No.: 4591-000-078-0007 (P102231)
Abbreviated Legal: Lot 78, Partington Place Div. #3, Skagit Co., WA

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

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 July 14, 2017, at 10:00 AM. Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.) 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:

Lot 78, Plat of Partington Place, Division No. 3, according to the Plat thereof, recorded in Volume 15 of Plats, Pages 56 and 57, Records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington.

Commonly known as: 1022 South 28th Street
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 09/14/12, recorded on 09/28/12, under Auditor's File No. 201209280095, records of SKAGIT County, Washington, from Justin T. Holmes and Kendra R. Inman-Holmes, husband and wife, as Grantor, to Northwest Trustee Services LLC, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Bank, N A, as Beneficiary.

*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 3/6/2017. If reinstating after this date, please contact NWTs for the exact reinstatement amount.

| | |
|-----------------------|------------|
| Monthly Payments | \$7,370.44 |
| Late Charges | \$166.70 |
| Lender's Fees & Costs | \$382.00 |
| Total Arrearage | \$7,919.14 |

Trustee's Expenses
(Itemization)

| | |
|--------------------|-------------------|
| Trustee's Fee | \$1,125.00 |
| Title Report | \$734.55 |
| Statutory Mailings | \$11.44 |
| Recording Costs | \$17.00 |
| Postings | \$80.00 |
| Total Costs | <u>\$1,967.99</u> |

Total Amount Due: \$9,887.13

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$140,816.04, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/16, 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 July 14, 2017. 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 07/03/17 (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 07/03/17 (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 07/03/17 (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

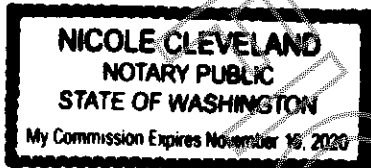
Justin T. Holmes aka Justin Tucker Holmes
1022 South 28th Street
Mount Vernon, WA 98274

Kendra R. Inman-Holmes aka Kendra Renee Inman
1022 South 28th Street
Mount Vernon, WA 98274

by both first class and certified mail, return receipt requested on 02/01/17, proof of which is in the possession of the Trustee; and on 02/01/17 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

I certify that I know or have satisfactory evidence that Vonnie McElligott 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: 3/10/17



Nicole Cleveland
NOTARY PUBLIC in and for the State of
Washington, residing at Des Moines
My commission expires 11/16/20

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

File No: 7023.117856

Borrower: Holmes, Justin T. and Inman-Holmes, Kendra R.

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.