

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



201104200038  
Skagit County Auditor

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File No.: 7104.15274  
Grantors: Northwest Trustee Services, Inc.  
Chase Home Finance LLC  
Grantee: Barbara Kowzan, as her separate estate  
Ref to DOT Auditor File No.: 200708220056  
Tax Parcel ID No.: 340430-0-090-001 P28905  
Abbreviated Legal: Section 30, Township 34, Range 4; Ptn. SE NW

GUARDIAN NORTHWEST TITLE CO.

44584

**Notice of Trustee's Sale**

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

I.

On **July 22, 2011**, at 10:00 a.m. 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:

That portion of the Southeast 1/4 of the Northwest 1/4 of Section 30, Township 34 North, Range 4 East, W.M., described as follows: Beginning at a point on the South line of the County road and the West line of said subdivision; thence East along the South line of said road 100 feet; thence South parallel to the West line of said subdivision 200 feet; thence West 100 feet to the West line of said subdivision; thence North along said West line 200 feet to the point of beginning.

Commonly known as: 16357 DIKE RD  
MT VERNON, WA 98273

which is subject to that certain Deed of Trust dated 06/14/07, recorded on 08/22/07, under Auditor's File No. 200708220056, records of Skagit County, Washington, from Barbara Kowzan, an unmarried individual, as her separate property, as Grantor, to Fidelity National Title Company, as Trustee, to secure an obligation "Obligation" in favor of Chase Bank USA, N.A., as Beneficiary, the beneficial interest in which was assigned by Chase Bank USA, N.A. to Chase Home Finance LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 201005070071.

\*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.

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 by 04/19/2011
Monthly Payments	\$68,231.80
Late Charges	\$3,403.77
Lender's Fees & Costs	\$2,336.07
Total Arrearage	\$73,971.64
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Total Costs	<u>\$607.50</u>
<b>Total Amount Due:</b>	<b>\$74,579.14</b>

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$305,864.50, together with interest as provided in the note or other instrument evidencing the Obligation from 05/01/09, 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 22, 2011. 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 07/11/11 (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 the close of the Trustee's business on 07/11/11 (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 07/11/11 (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



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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

BARBARA KOWZAN  
16357 DIKE RD  
MT VERNON, WA 98273

Unknown Spouse and/or Domestic Partner  
of Barbara Kowzan  
16357 DIKE RD  
MT VERNON, WA 98273

by both first class and either certified mail, return receipt requested on 04/29/10, proof of which is in the possession of the Trustee; and on 04/29/10 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 foreclosure 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 right, title and 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: 04/14/2011

Northwest Trustee Services, Inc., Trustee

By   
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Becky Baker  
(425) 586-1900


STATE OF WASHINGTON )  
                                  ) ss.  
COUNTY OF KING )

**KATHY TAGGART**

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: 4/19/11

SHELLEY A. DAVIS  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
03-13-12

  
NOTARY PUBLIC in and for the State of  
Washington, residing at Lynnwood  
My commission expires 03/13/12

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7104.15274  
Client: Chase Home Finance, LLC  
Borrower: KOWZAN, BARBARA

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

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



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