



201108050071

Skagit County Auditor

8/5/2011 Page

1 of

6 3:03PM

AFTER RECORDING RETURN TO:

Bishop, White, Marshall & Weibel, P.S.
720 Olive Way, Suite 1201
Seattle, WA 98101
(206) 622-7527

Ref: Ramos, James P. & Judith A., 488.1026171

Reference Number(s) of Documents assigned or released: 200610160171

Grantor: Bishop, White, Marshall & Weibel, P.S.

Grantee: James P. Ramos, as his separate estate

LAND TITLE OF SKAGIT COUNTY

Abbreviated Legal Description as Follows: Lot 11, Nielsen Park

139577-9

Assessor's Property Tax Parcel/Account Number(s): P120011

NOTICE: AS THE RESULT OF AN ORDER ENTERED IN A BANKRUPTCY PROCEEDING, JAMES PAUL RAMOS AND JUDITH ANN RAMOS FKA JUDITH ANN STEVENSON MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID BALANCE OF THE BELOW REFERENCED LOAN. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF WASHINGTON.

NOTICE: IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THEN THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS INTENDED ONLY TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST.

NOTICE: IF YOU ARE PERSONALLY LIABLE TO PAY THIS OBLIGATION, WE WISH TO INFORM YOU THAT WE ARE A DEBT COLLECTOR. ANY INFORMATION YOU PROVIDE TO US WILL BE USED FOR THE PURPOSES OF FORECLOSING THE DEED OF TRUST MENTIONED BELOW.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White, Marshall & Weibel, P.S. will on November 4, 2011 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

NOTICE OF TRUSTEE'S SALE - 1

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Lot 11, 'Plat of Nielsen Park', as recorded January 3, 2003 under Skagit County Auditor's File No. 200301030077, records of Skagit County, Washington. Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust dated October 10, 2006, recorded October 16, 2006, under Auditor's File No. 200610160171 records of Skagit County, Washington, from James P. Ramos, as his separate estate, as Grantor, to First American Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for Wilmington Finance, Inc. and its successors and assigns as beneficiary. Said Deed of Trust was assigned on May 25, 2011 to U.S. Bank National Association, ND under Auditor's File No. 201105250121. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 default on the obligation secured by the Deed of Trust.

III

The default(s) for which this foreclosure is made is/are as follows:

- i) Failure to pay the following amounts, now in arrears:

Delinquent Monthly Payments Due from 6/1/2010 through 8/1/2011:

15 payment(s) at \$2269.04

Total: \$34,035.60
Late Charges:

13 late charge(s) at \$95.86
for each monthly payment not made within 15 days of its due date

Total Late Charges	\$1,246.18
Previous Bankruptcy Fees & Costs	\$450.00
Property Inspection	\$285.00
NSF Fees	\$50.00
TOTAL DEFAULT	<u>\$36,066.78</u>



IV

The sum owing on the obligation secured by the Deed of Trust is: \$239,394.39, together with interest from May 1, 2010 as provided in the note or other instrument, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V

The above described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on November 4, 2011. The payments, late charges, or other defaults must be cured by October 24, 2011 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before October 24, 2011 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after October 24, 2011 (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 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):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on June 7, 2011, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 7, 2011, with said written notice of default or the written notice of default was posted in 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 will provide in writing to anyone requesting it, a statement of all costs and 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 above-described property.

IX

Anyone having any objections to this 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 20th 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 20th 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.

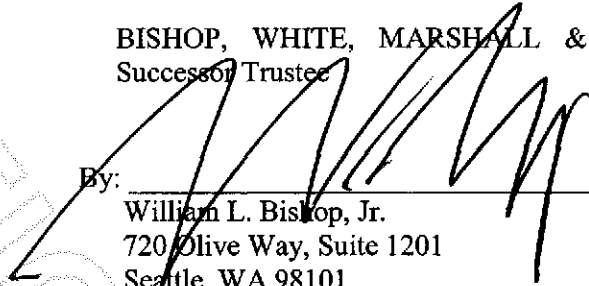
NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a



deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

EFFECTIVE DATE: August 5, 2011

BISHOP, WHITE, MARSHALL & WEIBEL, P.S.,
Successor Trustee

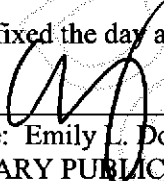
By: 

William L. Bishop, Jr.
720 Olive Way, Suite 1201
Seattle, WA 98101
(206) 622-7527

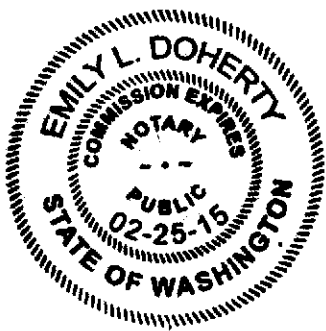
State of Washington)
) ss.
County of King)

On this 4 day of August, 2011, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William L. Bishop, Jr., to me known to be an Officer of Bishop, White, Marshall & Weibel, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Name: Emily L. Doherty
NOTARY PUBLIC in and for the State of
Washington at King County
My Appt. Exp: 2/25/15



'Mailing List'

James P. Ramos, aka James Paul Ramos
1037 Opal Lane
Burlington, WA 98233

Judith A. Ramos, aka Judith Ann Ramos, aka Judith Ann Stevenson
1037 Opal Lane
Burlington, WA 98233

James P. Ramos, aka James Paul Ramos
14601 Avon Allen Rd
Mount Vernon, WA 98273

Judith A. Ramos, aka Judith A Ramos, aka Judith Ann Stevenson
14601 Avon Allen Rd
Mount Vernon, WA 98273

Steven C Hathaway
Attorney at Law
3811 Consolidation Ave
Bellingham, WA 98227

Steven C Hathaway
Attorney at Law
P.O. Box 2147
Bellingham, WA 98227

K Michael Fitzgerald, Trustee
600 University St., #220
Mt Vernon, WA 98273-8767



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