After Recording, Return to: Neang Avila Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997 201204120036 Skagit County Auditor

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File No.:

7777.17669

Grantors:

Northwest Trustee Services, Inc.

US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2007- AHL1, Asset-Backed Pass-Through Certificates Series 2007-AHL1

Grantee:

Stephanie Anne Parker, as her separate estate

Ref to DOT Auditor File No.: 200609290254 Tax Parcel ID No.: 4767-000-031-0000

Abbreviated Legal: Lot 31, Blackburn Ridge Phase 2

Notice of Trustee's Sale

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

I.

On July 13, 2012, 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:

Lot 31, Plat of Blackburn Ridge Phase 2, according to the Plat thereof recorded October 31, 2000, under Auditor's File No. 200010310122, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 2

2220 Riley Road

Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 09/19/06, recorded on 09/29/06, under Auditor's File No. 200609290254, records of Skagit County, Washington, from Stephanie Anne Parker, married, as her separate estate, as Grantor, to Fidelity National Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Accredited Home Lenders, Inc., Home Funds Direct, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2007- AHL1, Asset-Backed Pass-Through Certificates Series 2007-AHL1, under an Assignment/Successive Assignments recorded under Auditor's File No. 201112200090.

*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 by 4/9/2012 |
|-----------------------------|-------------------------------------|
| Monthly Payments | \$15,258.69 |
| Late Charges | \$523.60 |
| Lender's Fees & Costs | \$154.55 |
| Total Arrearage \$15,936.84 | |
| Trustee's Expenses | |
| (Itemization) | |
| Trustee's Fee | \$607.50 |
| Title Report | \$824.00 |
| Statutory Mailings | \$10.00 |
| Recording Costs | \$14.00 |
| Postings | \$70.00 |
| Total Costs \$1,525.50 | Section 1 |
| | |
| Total Amount Due: | \$17,462.34 |

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$235,048.39, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/11, 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 13, 2012. 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 07/02/12 (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 07/02/12 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any

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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 07/02/12 (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

Stephanie Anne Parker aka Stephanie Anne Cobbin Unknown Spouse and/or Domestic Partner of Stephanie Anne Parker aka Stephanie Anne

Cobbin

Mount Vernon, WA 98274

2220 Riley Road Mount Vernon, WA 98274

by both first class and either certified mail, return receipt requested on 03/06/12, proof of which is in the possession of the Trustee; and on 03/06/12 Grantor and Borrower were personally served with said written notice of default <u>or</u> 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 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



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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 <u>www.northwesttrustee.com</u> and are incorporated by this reference. You may also access sale status at <u>www.northwesttrustee.com</u> and www.USA-Foreclosure.com.

EFFECTIVE: 4/9/2012

Northwest Trustee Services, Inc., Trustee

Authorized Signature

Authorized Signature P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Neang Avila

(425) 586-1900

STATE OF WASHINGTON

SS.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Neang Avila 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:

4/9/2010

LEAH M. OCONNOR
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
12-13-14

NOTARY PUBLIC in and for the State of Washington, residing at Refunding

My commission expires 1913 304

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: 7777.17669

Client: America's Servicing Company

Borrower: PARKER, STEPHANIE ANNE aka COBBIN, STEPHANIE ANNE

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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