

When Recorded Return to:

**HILLIS CLARK MARTIN & PETERSON P.S.**

Attn: Tracy M. Yi  
1221 Second Avenue, Suite 500  
Seattle, WA 98101-2925



201211270025  
Skagit County Auditor

11/27/2012 Page 1 of 6 12:12PM

MIN #: 100272200002878473

Loan #: 287847

Trustee #: 40016.558/TMY

### NOTICE OF TRUSTEE'S SALE

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

FIRST AM 7304404

<b>Grantor(s):</b>	Hillis Clark Martin & Peterson P.S., Successor Trustee	6/77
<b>Beneficiary</b>	Mortgage Electronic Registration Systems, Inc./Windermere Mortgage Services Series LLC	
<b>Grantee(s):</b>	Jason Rinker and Carla Rinker	
<b>Legal Description (abbreviated):</b>	LOT 4, PLAT OF NORTH HILL PUD	
<input checked="" type="checkbox"/> Complete legal within document		
<b>Assessor's Tax Parcel Identification No(s):</b>	4855-000-004-0000	
<b>Reference No. of Related Documents:</b>	200511100085	

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You have only 20 DAYS from the recording dated on 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:  
(877) 894-4663

Website: [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: (800) 569-4287

Website:  
[www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc](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: (800) 606-4819

Website: <http://nwjustice.org/what-clear>

#### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **April 5, 2013**, at the hour of **11:00 AM**, at the **main entrance Skagit County Courthouse, located at 205 W. Kincaid, City of Mount Vernon**, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the real property, situated in the County of Skagit, State of Washington, which property is legally described as follows:

LOT 4, PLAT OF NORTH HILL PUD, ACCORDING TO THE PLAT THEREOF, RECORDED MAY 5, 2005, UNDER AUDITOR'S FILE NO. 200505050094, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON,

the postal address of which is commonly known as:



2723 River Vista Loop, Mount Vernon, Washington 98273,

which property is subject to that certain Deed of Trust dated November 4, 2005, and recorded in the Official Records of Skagit County, Washington on November 10, 2005, under Recording No. 200511100085, from Jason Rinker and Carla Rinker, husband and wife, as grantor, to Chicago Title Insurance Company, a Missouri corp., as trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, solely as nominee for Windermere Mortgage Services Series LLC, a Delaware series limited liability company, as lender, (the "Deed of Trust"), the beneficial interest in which was assigned by MERS to HomeStreet Bank ("Beneficiary"), by Assignment of Deed of Trust recorded in the Official Records of Skagit County, Washington on October 16, 2012, under Recording No. 201210160067.

Hillis Clark Martin & Peterson P.S., is now "Trustee" by reason of an Appointment of Successor Trustee recorded in the Official Records of Skagit County, Washington on October 25, 2012, under Recording No. 201210250113.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

The defaults for which this foreclosure is made are as follows:

Failure to pay when due the following amounts that are now in arrears:

Monthly payments of \$1,593.24, due on August 1, 2012, through November 1, 2012:	\$6,372.96
Late charges of \$60.71 each for monthly payments due on August 1, 2012, through November 1, 2012:	\$242.84
Advances made by Beneficiary:	
Additional late charge balance:	\$60.71
Prior inspection owing:	\$12.00
<b>TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS:</b>	<b><u>\$6,688.51</u></b>



IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$241,724.61, together with interest as provided in the Note or other instrument secured from July 1, 2012, and such other costs and fees as are due under the promissory note or other instrument secured, and as are provided by statute.

V.

The 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 **April 5, 2013**. The defaults referred to in paragraph III must be cured by March 25, 2013 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before March 25, 2013 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 25, 2013 (11 days before the sale) 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 addresses:

Jason Rinker  
2723 River Vista Loop  
Mount Vernon, Washington 98273

Carla Rinker  
2723 River Vista Loop  
Mount Vernon, Washington 98273

by both first class and certified mail on October 22, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 23, 2012, with said written Notice of Default or the written notice of default posted in a conspicuous place on the 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 fees due at any time prior to the sale. To the best of the Trustee's knowledge and belief, grantors are not active members of the United States military forces.



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 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 and the Helping Families Save Their Homes Act of 2009.

XI.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sale status may be accessed at <http://ts.hcmp.com>.

DATED this 26th day of November, 2012.

TRUSTEE:  
HILLIS CLARK MARTIN & PETERSON P.S.

By: \_\_\_\_\_

Julie B. Hamilton

1221 Second Avenue, Suite 500  
Seattle, Washington 98101-2925  
Telephone: (206) 623-1745



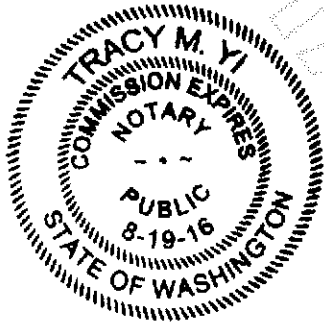
STATE OF WASHINGTON

COUNTY OF KING

} ss.

I certify that I know or have satisfactory evidence that Julie B. Hamilton is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the representative of HILLIS CLARK MARTIN & PETERSON, a Washington professional service corporation, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED this 26th day of November, 2012.



*Tracy M. Yi*

Printed Name Tracy M. Yi  
NOTARY PUBLIC in and for the State of Washington,  
residing at Seattle  
My Commission Expires 8-19-16

