

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



201211300161  
Skagit County Auditor

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File No.: 7307.26466  
Grantors: Northwest Trustee Services, Inc.  
CitiMortgage, Inc., successor by merger with ABN AMRO Mortgage Group,  
Inc.  
Grantee: Virgil W. McGilvery and Jennifer L. McGilvery, husband and wife  
Ref to DOT Auditor File No.: 200705160063  
Tax Parcel ID No.: P119605/4775-000-016-0000  
Abbreviated Legal: Unit 16, Stonebridge Condominium, 6th Amendment

**LAND TITLE OF SKAGIT COUNTY**

144151-F

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 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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://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: 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 **April 5, 2013**, 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:

Unit 16, Stonebridge Condominium, according to the Sixth Amended Declaration thereof recorded August 20, 2003, under Auditor's File No. 200308200025, and Fourth Amended Survey Map and Plans thereof recorded August 20, 2003, under Auditor's File No. 200308200026, Records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 2502 Stonebridge Way  
Mount Vernon, WA 98273-3667

which is subject to that certain Deed of Trust dated 05/10/07, recorded on 05/16/07, under Auditor's File No. 200705160063, records of SKAGIT County, Washington, from Virgil W. McGilvery, a married man and Jennifer L. McGilvery, a married woman, as Grantor, to First American Title Insurance Co., as Trustee, to secure an obligation "Obligation" in favor of ABN AMRO Mortgage Group, Inc., 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 by 11/27/2012
Monthly Payments	\$10,844.24
Late Charges	\$542.16
Lender's Fees & Costs	\$54.00
Total Arrearage	\$11,440.40
Trustee's Expenses (Itemization)	



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Trustee's Fee	\$875.00
Title Report	\$872.09
Statutory Mailings	\$20.00
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
<b>Total Costs</b>	<b><u>\$1,851.09</u></b>

**Total Amount Due:** \$13,291.49

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$255,158.64, together with interest as provided in the note or other instrument evidencing the Obligation from 03/01/12, 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 April 5, 2013. 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 03/25/13 (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 03/25/13 (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 03/25/13 (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

Virgil W. McGilvery  
2502 Stonebridge Way  
Mount Vernon, WA 98273-3667

Jennifer L. McGilvery  
2502 Stonebridge Way  
Mount Vernon, WA 98273-3667

Unknown Spouse and/or  
Domestic Partner of Virgil W. McGilvery  
2502 Stonebridge Way  
Mount Vernon, WA 98273-3667

Unknown Spouse and/or  
Domestic Partner of Jennifer L. McGilvery  
2502 Stonebridge Way  
Mount Vernon, WA 98273-3667




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I certify that I know or have satisfactory evidence that Vonnie McElligott 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 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: November 28, 2012

**KINDRA MEDGARD**  
STATE OF WASHINGTON  
**NOTARY PUBLIC**  
MY COMMISSION EXPIRES  
03-21-16

  
NOTARY PUBLIC in and for the State of  
Washington, residing at Maple Valley  
My commission expires 03-21-2016

**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:** 7307.26466  
**Client:** CitiMortgage  
**Borrower:** McGilvery, Virgil W. and Jennifer L.

**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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