

AFTER RECORDING RETURN TO:
LAW OFFICES OF KAREN L. GIBBON, P.S.
3409 MCDOUGALL AVENUE, SUITE 202
EVERETT, WA 98201



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NOTICE OF TRUSTEE'S SALE

REFERENCE NUMBER: 200906090033
GRANTOR(S): Karen L. Gibbon, PS
GRANTEE(S): Marie Cross Ellison and Edward Ellison, Wife and Husband
ABBREVIATED LEGAL: LOT 30, SKAGIT HIGHLANDS, DIV. IV PUD
APN# P124942 OR 4902-000-030-0000

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

If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the secured property.

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.

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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: **Toll-free: 1-877-894-HOME (1-877-894-4663)**
http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm
- The United States Department of Housing and Urban Development:
Toll-free: 1-800-569-4287
Local counseling agencies in Washington:
<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:
Toll-free: 1-800-606-4819
<http://nwjustice.org/what-clear>

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on April 12, 2013, at the hour of 10:00 AM, at the main entrance of the Skagit County Courthouse, Located at 3rd & Kinkaid, in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

LOT 30 "PLAT OF SKAGIT HIGHLANDS DIVISION IV," A PLANNED UNIT DEVELOPMENT, APPROVED AUGUST 21, 2006 AND RECORDED ON AUGUST 23, 2006 UNDER AUDITOR'S FILE NUMBER 200608230062, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. APN #4902-000-030-0000

(commonly known as 4659 Nooksack Loop, Mount Vernon, WA 98273), which is subject to that certain Deed of Trust, dated April 30, 2009, recorded June 9, 2009, under Auditor's File No. 200906090033 records of Skagit County, Washington, from Marie Cross Ellison and Edward Ellison, Wife and Husband, as Grantors, to PSS Settlement Services, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Ideal Mortgage Bankers, Ltd dba Lend America, a New York Corporation, as Beneficiary, the beneficial interest in which has been assigned to LoanCare, a Division of FNF Servicing, Inc., under Skagit County Auditor's File No. 201210260102.

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

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

Monthly Payments:

8 monthly payments at \$1,747.21, (April 1, 2012 – November 1, 2012):	\$13,977.68
Escrow Shortage:	\$2,078.29
Mtgr. Rec. Corp. Advance:	\$180.34
Late Charges:	
Accrued late charges:	\$559.76
TOTAL:	\$16,796.07

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$243,138.17, together with interest as provided in the note or other instrument secured from March 1, 2012 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on April 12, 2013. The defaults referred to in paragraph III must be cured by April 1, 2013 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before April 1, 2013 (11 days before the sale) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after April 1, 2013 (11



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days before the sale date), and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest 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 or Grantor at the following addresses:

Marie Cross Ellison
Edward Ellison

At: 4659 Nooksack Loop, Mount Vernon, WA 98273

by both first class and certified mail on October 30, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 30, 2012, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 R.C.W. 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 (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 prove a tenant with written notice in accordance with RCW 61.24.060.

DATED: November 29, 2012

KAREN L. GIBBON, P.S., Successor Trustee

By: 
KAREN L. GIBBON, President
LAW OFFICES OF KAREN L. GIBBON, P.S.
3409 MCDUGALL AVENUE, SUITE 202
EVERETT, WA 98201
(425) 212-3277



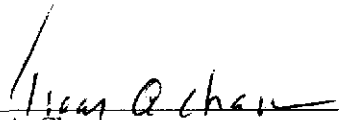
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STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, 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 stated that she is authorized to execute the said instrument.

Given under my hand and official seal on November 29, 2012

TRACY A. CHARRON
STATE OF WASHINGTON
NOTARY PUBLIC
My Commission Expires 3-25-2015


Tracy A. Charron
Notary Public in and for the
State of Washington, residing at: Everett
My commission expires: 3/25/2015



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