

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



201212190002  
Skagit County Auditor

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**LTCO**  
File No.: 7314.02691  
Grantors: Northwest Trustee Services, Inc.  
GMAC Mortgage LLC  
Grantee: Ronnie R. Corne, also shown of record as Ronnie Ray Corne, as his separate property, and Stacey Lynn Hall, who acquired title as Stacey L. Corne, as her separate property, as tenants in common  
Ref to DOT Auditor File No.: 200506300242  
Tax Parcel ID No.: 4660-000-011-0000/P108411  
Abbreviated Legal: PTN. Lot 11, Plat of Eagle Hill, Skagit County, WA.

**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 of 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>.

On **April 19, 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:

Lot 11, Plat of Eagle Hill, according to the Plat thereof, recorded in Volume 16 of Plats, Pages 67 and 68, records of Skagit County, Washington; except that portion described as follows: Beginning at the Northwest corner of said Lot 11; thence South 00 degrees 01'20" West along the West line of Lot 11, a distance of 241.31 feet; thence South 15 degrees 19'08" East, a distance of 113.40 feet; thence North 79 degrees 39'35" East, a distance of 343.59 feet to a point on the East line of said Lot 11 which is 274.85 feet from the Northeast corner thereof; thence North 01 degrees 48'05" East along said East line, a distance of 274.85 feet to the Northeast corner of said Lot 11; thence North 87 degrees 49'32" West along the North line of said Lot 11, a distance of 376.78 feet to the Northwest corner of said Lot 11 and the point of beginning of this description. Situated in Skagit County, Washington.

Commonly known as: 7823 Wilderness Drive  
Concrete, WA 98237-9374

which is subject to that certain Deed of Trust dated 06/07/05, recorded on 06/30/05, under Auditor's File No. 200506300242, records of Skagit County, Washington, from Ronnie R. Corne and Stacey L. Corne, husband and wife, as Grantor, to Chicago Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Peoples Bank, A Washington Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Peoples Bank, A Washington Corporation, its successors and assigns to GMAC Mortgage LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 201210310085.

\*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 12/10/2012
Monthly Payments	\$12,719.63
Late Charges	\$469.54
Lender's Fees & Costs	\$965.29
Total Arrearage	\$14,154.46



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Trustee's Expenses  
(Itemization)

Trustee's Fee	\$1,000.00
Title Report	\$609.17
Statutory Mailings	\$60.00
Recording Costs	\$14.00
Postings	\$70.00

Total Costs	<u>\$1,753.17</u>	
Total Amount Due:		\$15,907.63

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$122,824.32, together with interest as provided in the note or other instrument evidencing the Obligation from 11/01/11, 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 April 19, 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 04/08/13 (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 04/08/13 (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 04/08/13 (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

Ronnie Corne aka Ronnie Ray Corne  
aka Ronnie R. Corne  
7823 Wilderness Drive  
Concrete, WA 98237-9374

Ronnie Corne aka Ronnie Ray Corne  
aka Ronnie R. Corne  
32771 Hamilton Cemetary Road  
Sedro Woolley, WA 98284-9069

Ronnie Corne aka Ronnie Ray Corne  
aka Ronnie R. Corne  
P.O. Box 1383  
Lyman, WA 98263-0383

Stacey Corne aka Stacey Lynn Corne aka  
Stacey Lynn Hall aka Stacey Lynn Moore  
7823 Wilderness Drive  
Concrete, WA 98237-9374



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Corne aka Stacey Lynn Corne aka  
Stacey Lynn Hall aka Stacey Lynn Moore  
32771 Hamilton Cemetary Road  
Sedro Woolley, WA 98284-9069

Stacey Corne aka Stacey Lynn Corne aka  
Stacey Lynn Hall aka Stacey Lynn Moore  
P.O. Box 1383  
Lyman, WA 98263-0383

Unknown Spouse and/or Domestic Partner  
of Ronnie Corne aka Ronnie Ray Corne  
7823 Wilderness Drive  
Concrete, WA 98237-9374

Unknown Spouse and/or Domestic Partner  
of Ronnie Corne aka Ronnie Ray Corne  
32771 Hamilton Cemetary Road  
Sedro Woolley, WA 98284-9069

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of Ronnie Corne aka Ronnie Ray Corne  
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P.O. Box 1383  
Lyman, WA 98263-0383

by both first class and certified mail, return receipt requested on 10/19/12, proof of which is in the possession of the Trustee; and on 10/19/12 Grantor and Borrower were personally served with said written notice of default or 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 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 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 20<sup>th</sup> 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 20<sup>th</sup> 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.



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