

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



Skagit County Auditor  
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1487293

File No.: 7523.22621

Grantors: Northwest Trustee Services, Inc.  
U.S. Bank National Association, as Trustee for the LMT 2007-2

Grantee: Darren Bell and Julie Bell, husband and wife

Ref to DOT Auditor File No.: 200610020138

Tax Parcel ID No.: P22712 & P22711

Abbreviated Legal: SECTION 25, TOWNSHIP 34, RANGE 3; PTN. SE NW, SKAGIT CO., WA

#### NOTICE OF TRUSTEE'S SALE

#### 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>.

#### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on January 17, 2014, at the hour of 10:00 AM, at inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, 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:

Parcel "A": That portion of the Southeast 1/4 of the Northwest 1/4 of Section 25, Township 34 North, Range 3 East, W.M., described as follows: Beginning at a point on the North line of said subdivision 222.66 feet West of the intersection of said North line with the East line of the Youngquist County Road #35 along Skagit River Dike; thence South 1 degree 18'30" East along an existing fence line 181.7 feet to the true point of beginning of the tract herein described; thence South 89 degrees 23' East along an existing fence line 192.0 feet, more or less, to the West line of said County road; thence South 6 degrees 11' East along said West road line 138.0 feet; thence South 87 degrees 29' West along an existing fence line to a point that is South 1 degree 18'30" East of the true point of beginning; thence North 1 degree 18'30" West to the true point of beginning.

Parcel "B": That portion of the Southeast 1/4 of the Northwest 1/4 of Section 25, Township 34 North, Range 3 East, W.M., described as follows: Beginning at a point on the North line of said subdivision 222.66 feet West of the intersection of said North line with the East line of the Youngquist County Road #35 along Skagit River Dike; thence South 1 degree 18'30" East along an existing fence line 181.7 feet; thence South 89 degrees 23' East along an existing fence line 192.0 feet, more or less, to the West line of said County Road; thence South 6 degrees 11' East along said West road line 138.0 feet; thence South 87 degrees 29' West along an existing fence line and the projection thereof 472.0 feet; thence North 0 degrees 09' East 342.0 feet, more or less, to the North line of said subdivision; thence East along said subdivision line 264.3 feet, more or less, to the point of beginning. Except that portion of the above described tract that lies Easterly of a line drawn South 1 degree 18'30" East, along an existing fence line and extension thereof, from a point on the North line of said tract that is 222.66 feet West of the intersection of said North line with the East line of the Youngquist County Road #35 along Skagit River Dike.

(Commonly known as: 16306 Penn Road, Mount Vernon, WA 98273)

which is subject to that certain Deed of Trust dated 09/26/06, recorded 10/02/06 under Auditors File No. 200610020138, from Darren Bell, and, Julie Bell, husband and wife, as Grantor, to First American Title, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., (MERS) solely as nominee for M&T Mortgage Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc., (MERS) solely as nominee for M&T Mortgage Corporation to U.S. Bank National Association, as Trustee for the LMT 2007-2, under Auditor's File No. 201208140033.

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

## III.

The default(s) for which this foreclosure is made is/are as follows:

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

Delinquent Monthly Payments from:  
02/01/2013 to Current at \$1,522.48 each  
Late Charges:  
Beneficiary Advances:  
Miscellaneous Advances:  
**TOTAL DUE:**

Amount due as of 09/12/2013

\$12,179.84  
\$229.35  
\$65.00  
\$233.00  
**\$12,474.19**



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**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal \$365,230.23, together with interest as provided in the note or other instrument secured from 01/01/2013, 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 the Deed of Trust as provided by statute. The sale will be made without warranty, representation, express or implied, regarding title, possession, encumbrances, or conditions on the property on January 17, 2014. 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 01/06/2014 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 01/06/2014, (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 01/06/2014 (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 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:

NAME AND ADDRESS

Darren Bell aka Darren A. Bell  
16306 Penn Road  
Mount Vernon, WA 98273-8856

Julie Bell aka Julie B. Bell  
16306 Penn Road  
Mount Vernon, WA 98273-8856

by both first class and certified mail on 08/08/13, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on 08/08/13 with said written notice of default or the written Notice of Default was posted in 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 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 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.}

Effective Date: 09/12/2013

Date Executed: 9.12.2013

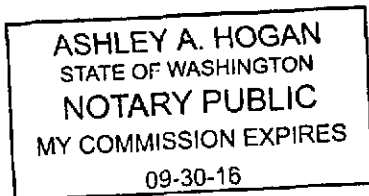
Northwest Trustee Services, Inc., Trustee

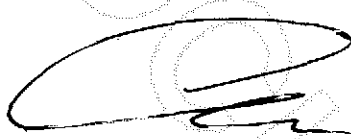
By   
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Breanon Miller  
(425) 586-1900

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Breanon Miller 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: September 12, 2013



  
NOTARY PUBLIC in and for the State of  
Washington, residing at Denton  
My commission expires 9/30/2016

NORTHWEST TRUSTEE SERVICES, INC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900  
FAX (425) 586-1997

File No: 7523.22621

Client: OneWest Bank, FSB

Borrower: Bell, Darren and Julie

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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