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LEGAL NOTICES

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NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-11-486879-SH APN No.: 35101 5003 Title Order No.: 110583016-WA-GNO Grantor(s): KYLE M KELLEY, EMILY A KELLEY Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MAJOR MORTGAGE, A WYOMING CORPORATION Deed of Trust Instrument/Reference No.: 5108253 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/8/2013, at 10:00 AM At the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: LOT 3, BLOCK 10, UPRIVER TERRACE ADDITION TO SPOKANE, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 22; SITUATE IN THE CITY OF SPOKANE, COUNTY OF SPOKANE, STATE OF WASHINGTON. More commonly known as: 3712 EAST CARLISLE AVENUE, SPOKANE, WA 99217 which is subject to that certain Deed of Trust dated 8/2/2004, recorded 8/6/2004, under 5108253 records of SPOKANE County, Washington, from KYLE M KELLEY AND EMILY A KELLEY, HUSBAND AND WIFE, as Grantor(s), to PACIFIC NORTHWEST TITLE COMPANY OF WASHINGTON, INC, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MAJOR MORTGAGE, A WYOMING CORPORATION, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MAJOR MORTGAGE, A WYOMING CORPORATION (or

by its successors-in-interest and/or assigns, if any), to Wells Fargo Bank, NA. 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/Mortgage. III. The defaults) for which this foreclosure is made is/are as follows: Failure to pay when due the following amounts which are now in arrears: \$10,368.88 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$98,999.14, together with interest as provided in the Note from the 6/1/2011, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/8/2013. The defaults referred to in Paragraph III must be cured by 1/28/2013 (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 1/28/2013 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/28/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): NAME KYLE M KELLEY AND EMILY A KELLEY, HUSBAND AND WIFE ADDRESS 3712 EAST CARLISLE AVENUE, SPOKANE, WA 99217

by both first class and certified mail on 8/7/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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. 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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search> and <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?searchstate=WA> and <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?filterSvc=dcf> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you

fail to fulfill the terms of your credit obligations. Dated: 10/8/12 Quality Loan Service Corp. of Washington, as Trustee By: Paul Hitchings, Assistant Secretary Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulosbo, WA 98370 (866)645-7711 Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-11-486879-SH A-4312044 01/10/2013, 01/31/2013

SUMMONS BY PUBLICATION
SUPERIOR COURT,
SPOKANE COUNTY,
WASHINGTON
NO. 12-2-03912-1
LORI PETERSEN, as the Guardian of the Person and Estate of Murphy N. McCoy, an incapacitated person,
Plaintiff,
vs.
IVAN KRIGER AND NATALYA KRIGER, and the marital community comprised thereof; REBECCA H. ALBERTSON AND JOHN DOE ALBERTSON, and the marital community comprised thereof; AND ALL OTHER PERSONS OR PARTIES UNKNOWN CLAIMING ANY RIGHT, TITLE, ESTATE, LIEN, OR INTEREST THROUGH THE ABOVE-NAMED DEFENDANTS IN THE REAL ESTATE DESCRIBED IN THE COMPLAINT HEREIN,
Defendants.

The State of Washington to the unknown persons and parties claiming any right, title, estate, lien, or interest through IVAN KRIGER AND NATALYA KRIGER, and the marital community comprised thereof; and REBECCA H. ALBERTSON and JOHN DOE ALBERTSON, and the marital community comprised thereof, in the real estate which is the subject of this quiet title action:
You are hereby summoned to appear within sixty (60) days after the date of the first publication of this summons, to wit, within sixty (60) days after the

10th day of January, 2013, and defend the above entitled action in the above entitled court, and answer the complaint of the plaintiff, and serve a copy of your answer upon the undersigned attorneys for plaintiff, at their office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The plaintiff's claim is stated in the written complaint. The complaint seeks to quiet title to certain real property located 925 and 1003 N. Hogan, City of Spokane, State of Washington, and legally described as:

PARCEL 1 (925 N. Hogan-APN 35162.3403)
LOT 3 IN BLOCK 6 OF SUBDIVISION OF SCHOOL SECTION 16, TOWNSHIP 25, NORTH, RANGE 43, E.W.M. ACCORDING TO PLAT RECORDED IN VOLUME "D" OF PLATS, PAGE 100; SITUATE IN THE CITY OF SPOKANE, COUNTY OF SPOKANE, STATE OF WASHINGTON.
PARCEL 2 (1003 N. Hogan-APN 35162.3512)
LOT 12, BLOCK 7, AMENDED MAP OF SUBDIVISION OF SCHOOL SECTION 16, TOWNSHIP 25 NORTH, RANGE 43 E.W.M., ACCORDING TO PLAT RECORDED IN VOLUME "D" OF PLATS, PAGE 100, SITUATE IN THE CITY OF SPOKANE, COUNTY OF SPOKANE, STATE OF WASHINGTON.
DATED THIS 4th day of January, 2013.

GORE & GREWE., PS
BY: /s/ Jeanne J. Dawes
JEANNE J. DAWES,
WSBA # 44888
Attorneys for Plaintiffs
103 E. Indiana Ave., Suite A
County of Spokane
Spokane, WA 99207
January 10, 17, 24, 31, February 7 and 14, 2013

**TO PLACE FREE AUTO ADS
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NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-521862-SH APN No.: 14182-1403 Title Order No.: 120265851-WA-GSO Grantor(s): TAMRAH CHARTZ, SHIRLEY CHARTZ Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION Deed of Trust Instrument/Reference No.: 5745667 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 1/18/2013, at 10:00 AM at the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: LOTS 6 AND 7, BLOCK 14, RAILROAD ADDITION TO MEDICAL LAKE, ACCORDING TO PLAT RECORDED IN VOLUME "A" OF PLATS, PAGE 182, IN SPOKANE COUNTY, WASHINGTON. More commonly known as: 507 N LEFEVRE ST, MEDICAL LAKE, WA 99022 which is subject to that certain Deed of Trust dated 12/18/2008, recorded 12/29/2008, under 5745667 records of SPOKANE County, Washington, from TAMRAH M CHARTZ, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AND SHIRLEY F. CHARTZ AN UNMARRIED WOMAN, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION (or by its successors-in-interest and/or assigns, if any), to JPMorgan Chase Bank, National Association. 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/Mortgage. 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: \$26,145.28 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$130,607.92, together with interest as provided in the Note from the 10/1/2010, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 1/18/2013. The defaults referred to in Paragraph III must be cured by 1/7/2013 (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 1/7/2013 (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. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/7/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): TAMRAH M CHARTZ, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AND SHIRLEY F. CHARTZ AN UNMARRIED WOMAN 507 N LEFEVRE ST, MEDICAL LAKE, WA 99022 by both first class and certified mail on 8/16/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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. 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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/ HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/ fc/index.cfm?webListAction= searchandamp;searchstate=W Aandamp;filterSvc= dfc> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Dated: SEP. 18, 2012 Quality Loan Service Corp. of Washington, as Trustee By: Michael Dowell, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711 Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulso, WA 98370 866)645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-12-521862-SH A-4295149 12/20/2012, 01/10/2013

NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-11-482060-SH APN No.: 36332-0104 Title Order No.: 110543228-WA-GNO Grantor(s): BRIAN D SLEDGE, KRISTY M WITTERS Grantee(s): WACHOVIA MORTGAGE CORPORATION Deed of Trust Instrument/Reference No.: 5647704 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/8/2013, at 10:00 AM At the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: THE LAND REFERRED TO IN THIS POLICY

IS SITUATED IN THE STATE OF WA, COUNTY OF SPOKANE, CITY OF SPOKANE AND DESCRIBED AS FOLLOWS: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SPOKANE, STATE OF WASHINGTON: LOT 4, EXCEPT THE NORTH 8.5 FEET THEREOF FOR FRANCIS AVENUE, BLOCK 4, VICTORIA PARK, AS PER PLAT RECORDED IN VOLUME "P" OF PLATS, PAGE 10, RECORDS OF SPOKANE COUNTY. SITUATE IN THE CITY OF SPOKANE, COUNTY OF SPOKANE, STATE OF WASHINGTON. WITH THE APPURTENANCES THERETO. APN: 36332-0104 More commonly known as: 2016 E FRANCIS AVE, SPOKANE, WA 99208-2748 which is subject to that certain Deed of Trust dated 12/24/2007, recorded 2/29/2008, under 5647704 records of SPOKANE County, Washington, from BRIAN D SLEDGE, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AND KRISTY M WITTERS, HIS WIFE, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of WACHOVIA MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by WACHOVIA MORTGAGE CORPORATION (or by its successors-in-interest and/or assigns, if any), to Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, RAIL 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/Mortgage. III. The defaults for which this foreclosure is made is/are as follows: Failure to pay when due the following amounts which are now in arrears: \$13,421.85 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$108,254.20, together with interest as provided in the Note from the 7/1/2011, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/8/2013. The defaults referred to in Paragraph III must be cured by 1/28/2013 (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 1/28/2013 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/28/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): NAME BRIAN D SLEDGE, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AND KRISTY M WITTERS, HIS WIFE ADDRESS 2016 E FRANCIS AVE, SPOKANE, WA 99208-2748 by both first class and certified mail on 6/20/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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. 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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/ HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/ fc/index.cfm?webListAction= searchandamp;searchstate=W Aandamp;filterSvc= dfc> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Dated: 10/05/12 Quality Loan Service Corp. of Washington, as Trustee By: Michael Dowell, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866)645-7711 Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulso, WA 98370 (866)645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-11-482060-SH A-4311086 01/10/2013, 01/31/2013

NOTICE TO CREDITORS
IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF SPOKANE No. 12-4-01526-2
In the Matter of the Estate of: ROBERT H. GRAHAM, Deceased.
The personal representative named below has been appointed as personal representative of the estate of Robert H. Graham, Deceased. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal representative or the personal representative's attorney at the addresses below stated a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and RCW 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.
Date of First Publication: December 27, 2012
Co-Administrators: James E. Pillars and Sally L. Pillars
Attorney for Administrator: Stephen R Winfree
Address for Mailing or Service: Halverson Hart & Winfree PO Box 210 910 E. Franklin Ave; Ste 1 Sunnyside, WA 98944
Court of Probate Proceedings: Yakima County Superior Court Cause Number: 12-4-00677-2 Signed 12/11/12 and filed 12/14/12
Stephen R. Winfree, WSBA # 6828
Halverson Hart & Winfree Attorneys for Administrator

WSBA #42389
Attorneys for the Estate
West 422 Riverside Ave., Suite 1100
Spokane, Washington 99201-0300
WITHERSPOON, KELLEY, DAVENPORT & TOOLE, P.S.
A Professional Service Corporation
Attorneys and Counselors
1100 U.S. Bank Building
422 West Riverside Avenue
Spokane, Washington 99201-0300
(509) 624-5265
Fax (509) 458-2728
January 10, 17 and 24, 2013

PROBATE NOTICE TO CREDITORS
IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF SPOKANE NO. 12401368-5
In the Matter of the Estate of: MARIA WILKINSON, Deceased.
The Personal Representative named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided by RCW 11.40.070 by serving or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the Notice to the creditor as provided under RCW 11.40.020(3); or (2) Four months after the date of first publication of the Notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.
DATE OF FILING OF NOTICE TO CREDITORS with Clerk of Court: December 21, 2012
DATE OF FIRST PUBLICATION: January 10, 2013.
/s/ Nancy A. Henjum
Nancy A. Henjum
Personal Representative
20417 N. Thor Road
Colbert, WA 99005 (509) 466-1717
Presented by: COONEY LAW OFFICES, P.S.
/s/ Jeffrey R. Ropp
Jeffrey R. Ropp,
WSBA # 16972
Attorney for Estate and Personal Representative
910 W. Garland Avenue
Spokane, WA 99205 (509) 326-2613
COONEY LAW OFFICES, P.S.
910 WEST GARLAND AVE.
SPOKANE, WA 99205-2894
509-326-2613
Fax (509) 325-1859
January 10, 17 and 24, 2013

PROBATE NOTICE TO CREDITORS
SUPERIOR COURT, STATE OF WASHINGTON, YAKIMA COUNTY NO. 12-4-00677-2
RCW 11.40.020;
RCW 11.40.030
IN THE MATTER OF THE ESTATE OF DAVID J. CRAWFORD, DECEASED.
The co-administrators named below have been appointed as co-administrators of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the co-administrators or their attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and RCW 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.
Date of First Publication: December 27, 2012
Co-Administrators: James E. Pillars and Sally L. Pillars
Attorney for Administrator: Stephen R Winfree
Address for Mailing or Service: Halverson Hart & Winfree PO Box 210 910 E. Franklin Ave; Ste 1 Sunnyside, WA 98944
Court of Probate Proceedings: Yakima County Superior Court Cause Number: 12-4-00677-2 Signed 12/11/12 and filed 12/14/12
Stephen R. Winfree, WSBA # 6828
Halverson Hart & Winfree Attorneys for Administrator

HALVERSON, HART & WINFREE
PO Box 210
910 E. Franklin Ave; Ste 1
Sunnyside, WA 98944
December 27, 2012, January 3 and 10, 2013

AMENDED PROBATE NOTICE TO CREDITORS
IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF SPOKANE No.: 12-4-01540-8
In the Matter of the Estate of: WALTER J. DAVIS, Deceased.
The Personal Representative named below has been appointed as Personal Representative of this Estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the Court. The claim must be presented within the later of: 1) thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or 2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.
Date of first publication: January 10, 2013
Personal Representative: SUZANNE M. DAVIS
Address for Mailing or Service: C/O RUDMAN LAW OFFICE, PS
Marycliff Financial Center
819 West 7th Avenue
Spokane, WA 99204
DATED this 2nd day of January, 2013.
RUDMAN LAW OFFICE, PS
// signed //
DIANNE K. RUDMAN,
WSBA No.: 32794
Attorney for the Personal Representative
RUDMAN LAW OFFICE, PS
Marycliff Financial Center
819 West 7th Avenue
Spokane, WA 99204
Phone: (509) 838-6543
Fax: (509) 327-1181
January 10, 17 and 24, 2013

NONPROBATE NOTICE TO CREDITORS
SUPERIOR COURT, STATE OF WASHINGTON, COUNTY OF SPOKANE NO. 13-4-00002-6
In the Matter of the Estate of ELAINE L. LANT (also known as SYLVIA ELAINE LEMMONS LANT), Deceased.
The notice agent named below has elected to give Notice to creditors of the above-named decedent. As of the date of the filing of a copy of this Notice with the Court, the notice agent has no knowledge of any other person acting as notice agent or of the appointment of a personal representative of the decedent's estate in the State of Washington. According to the records of the Court as are available on the date of the filing of this Notice with the Court, a cause number regarding the decedent has not been issued to any other notice agent and a personal representative of the decedent's estate has not been appointed. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.42.070 by serving on or mailing to the notice agent or the notice agent's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the notice agent's declaration and oath were filed. The claim must be presented within the later of: (1) Thirty days after the notice agent served or mailed the notice to the creditor as provided under RCW 11.42.020(2)(c); or (2) four months after the date of first publication of this notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.42.050 and 11.42.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.
DATE OF FIRST PUBLICATION: January 10, 2013
/s/ Jeffrey R. Lant
JEFFREY R. LANT,
Notice Agent
c/o BRIAN P. KNOPF, P.C.
BRIAN KNOPF,
WSBA No. 27798
Attorney for Notice Agent
221 N. Wall St., Suite 224
Spokane, WA 99201-0824
(509) 444-4445
January 10, 17 and 24, 2013

READ IT HERE

NOTICE OF TRUSTEE'S SALE
 TS No.: WA-12-518180-SH APN No.: 28012 1348 Title Order No.: 120235924-WA-GSO Grantor(s): TERRY L. SPRINGFIELD
 Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PACWEST SERVICES, INC., Deed of Trust Instrument/Reference No.: 5767685 Pursuant to the Revised Code of Washington 61.24, et seq. I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/8/2013, at 10:00 AM At the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: LOT 103, DEER PARK ESTATES DIVISION ONE, AS PER PLAT RECORDED IN VOLUME 23 OF PLATS, PAGE 5 THROUGH 7, RECORDS OF SPOKANE COUNTY; SITUATE IN THE COUNTY OF SPOKANE, STATE OF WASHINGTON. More commonly known as: 1702 E MORRIS COURT, DEER PARK, WA 99006-9017 which is subject to that certain Deed of Trust dated 3/4/2009, recorded 3/12/2009, under 5767685 records of SPOKANE COUNTY, Washington, from TERRY L. SPRINGFIELD, WHO ALSO APPEARS OF RECORD AS TERRY SPRINGFIELD, A SINGLE PERSON, as Grantor(s), to SPOKANE COUNTY TITLE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PACWEST SERVICES, INC., as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PACWEST SERVICES, INC., (or by its successors-in-interest and/or assigns, if any), to Wells Fargo Bank, NA. 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/Mortgage. 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: \$11,232.22 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$162,013.16, together with interest as provided in the Note from the 2/1/2012, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/8/2013. The defaults referred to in Paragraph III must be cured by 1/28/2013 (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 1/28/2013 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/28/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): NAME TERRY L. SPRINGFIELD, WHO ALSO APPEARS OF RECORD AS TERRY SPRINGFIELD, A SINGLE PERSON ADDRESS 1702 E MORRIS COURT, DEER PARK, WA 99006-9017 by both first class and certified mail on 9/5/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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.

portunity 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.

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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=searchandamp;searchstate=W Aandamp;filterSvc=dfc> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Dated: 10/9/12 Quality Loan Service Corp. of Washington, as Trustee By: Michael Dowell, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866)645-7711 Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulsbo, WA 98370 (866)645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-12-518180-SH A-4306112 01/10/2013, 01/31/2013

NOTICE OF TRUSTEE'S SALE Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-505256-SH APN No.: 45251 0401 Title Order No.: 6516264 Grantor(s): CHRIS M VASILIOU, AMANDA E VASILIOU Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A. Deed of Trust Instrument/Reference No.: 5703679 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/8/2013, at 10:00 AM At the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: LOT 1, BLOCK 4,

RIDGEMONT ESTATES NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 13 OF PLATS, PAGE(S) 85, RECORDS OF SPOKANE COUNTY, WASHINGTON. EXCEPT THAT PORTION DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 1; THENCE NORTH 75°b030'22" WEST ALONG THE NORTH LINE OF SAID LOT A DISTANCE OF 85.71 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 65°b018'59" WEST, 17.41 FEET; THENCE NORTH 75°b030'22", 12.95 FEET; THENCE NORTH 33°b027'23" WEST 16.42 FEET TO THE NORTH LINE OF SAID LOT 1; THENCE SOUTH 75°b030'22" EAST ALONG SAID LINE A DISTANCE OF 38.65 FEET TO THE TRUE POINT OF BEGINNING; SITUATE IN THE CITY OF SPOKANE VALLEY, COUNTY OF SPOKANE, STATE OF WASHINGTON. More commonly known as: 2223 S CONKLIN RD, VERADALE, WA 99037 which is subject to that certain Deed of Trust dated 7/29/2008, recorded 8/1/2008, under 5703679 records of SPOKANE County, Washington, from CHRIS M VASILIOU and AMANDA E VASILIOU, HUSBAND and WIFE, as Grantor(s), to STEWART TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A., as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A. (or by its successors-in-interest and/or assigns, if any), to First Horizon Home Loans a division of First Tennessee Bank National Association. 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/Mortgage. 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: \$30,109.88 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$354,007.82, together with interest as provided in the Note from the 11/1/2011, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/8/2013. The defaults referred to in Paragraph II must be cured by 1/28/2013 (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 1/28/2013 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/28/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): NAME CHRIS M VASILIOU and AMANDA E VASILIOU, HUSBAND and WIFE ADDRESS 2223 S CONKLIN RD, VERADALE, WA 99037 by both first class and certified mail on 6/29/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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.

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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=searchandamp;searchstate=W Aandamp;filterSvc=dfc> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Dated: 10/0/2012 Quality Loan Service Corp. of Washington, as Trustee By: Tricia Moreno, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711 Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulsbo, WA 98370 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-12-505256-SH A-FN4310407 01/10/2013, 01/31/2013

NOTICE OF TRUSTEE'S SALE Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-11-458957-SH APN No.: 45063-4421 Title Order No.: 5691989 Grantor(s): RACHEL A HICKS Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACCEPTANCE CAPITAL MORTGAGE CORPORATION Deed of Trust Instrument/Reference No.: 5499025 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/8/2013, at 10:00 AM At the South entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA 99201 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SPOKANE, State of Washington, to-wit: THE WEST 65.56 FEET OF THE NORTH 144 FEET OF TRACT 94, ORCHARD AVENUE ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME "M" OF PLATS, PAGE(S) 24, RECORDS OF SPOKANE COUNTY, WASHINGTON. SITUATE IN THE CITY OF SPOKANE VALLEY, COUNTY OF SPOKANE,

STATE OF WASHINGTON. More commonly known as: 7520 E LIBERTY AVE., SPOKANE VALLEY, WA 99212 which is subject to that certain Deed of Trust dated 2/13/2007, recorded 2/20/2007, under 5499025 records of SPOKANE County, Washington, from RACHEL A HICKS SINGLE WOMAN, AS HER SOLE and SEPARATE PROPERTY, as Grantors), to JOAN H. ANDERSON, EVP ON BEHALF OF FLAGSTAR BANK, FSB, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACCEPTANCE CAPITAL MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACCEPTANCE CAPITAL MORTGAGE CORPORATION (or by its successors-in-interest and/or assigns, if any), to Nationalstar Mortgage LLC. 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/Mortgage. 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: \$21,590.40 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$116,928.17, together with interest as provided in the Note from the 4/1/2011, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/8/2013. The defaults referred to in Paragraph II must be cured by 1/28/2013 (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 1/28/2013 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 1/28/2013 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 and Grantor at the following address(es): NAME RACHEL A HICKS SINGLE WOMAN, AS HER SOLE and SEPARATE PROPERTY ADDRESS 7520 E LIBERTY AVE., SPOKANE VALLEY, WA 99212 by both first class and certified mail on 6/26/2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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.

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. 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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: 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 or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=searchandamp;searchstate=W Aandamp;filterSvc=dfc> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Dated: 10/5/12 Quality Loan Service Corp. of Washington, as Trustee By: Tricia Moreno, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866)645-7711 Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10th Avenue NE, Suite N-200 Poulsbo, WA 98370 (866)645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-11-488444-SH A-FN4310437 01/10/2013, 01/31/2013

NOTICE TO CREDITORS IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF SPOKANE (RCW 11.40.010) No. 12401471-1

In the Estate of
 RAIIF JASON WIGE,
 Deceased.
 The Personal Administrator named below has been appointed and has qualified as Personal Administrator of this estate. Any person having a claim against the Decedent that arose before the Decedent's death must, before the time the claim would be barred by any otherwise applicable statute of limitations, serve their claim on the Personal Administrator or the attorneys of record at the address stated below and file an executed copy of the claim with the Clerk of this Court within four months after the date of first publication of this Notice or within four months after the date of the filing of the copy of this Notice with the Clerk of the Court, whichever is later or, except under those provisions included in RCW 11.40.011 or 11.40.013, the claim will be forever barred.
 This bar is effective as to claims against both the probate assets and non-probate assets of the decedent.
 Date of First Publication:
 January 10, 2013
 Personal Representative:
 ANNE F. WIGE
 P.O. Box 1484
 Air Way Heights, WA 99001
 Attorney for Personal Representative: LEVI E. LILJENQUIST
 Address for Mailing or Service:
 1312 North Monroe Street
 Spokane, WA 99201
 DATED this 2nd day of January, 2013.
 GRIMES LAW GROUP, LLP
 By: Levi E. Liljenquist,
 WSBA #36959
 Attorney for Estate
 GRIMES LAW GROUP, LLP
 1312 North Monroe St. Suite
 103
 Spokane, WA 99201
 (855) 325-8426
 Fax (855) 325-8426
 January 10, 17 and 24, 2013

LEGAL DEADLINE
MONDAY 5 PM

