



PUBLIC
LEGAL
NOTICES

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TO PLACE A LEGAL AD - CONTACT OUR LEGAL DEPARTMENT - MAXINE PICKEL
(509) 235-6184 E-MAIL legals@cheneyfreepress.com FAX (509) 235-2887 INSERTION DEADLINE: MONDAY 5 P.M.

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-11-483497-SH APN No.: 38353 9024 Title Order No.: 110555449-WA-GNO Grantors): VITALIY SHIVA, SVETLANA SHIVA Grantee(s): WELLS FARGO BANK, N.A. Deed of Trust Instrument/Reference No.: 5197733 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/15/2013, 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 EAST 262.51 FEET OF THE WEST 612.49 FEET OF THAT PORTION OF THE NORTHEAST QUARTER OF THE SOUTH-WEST QUARTER LYING NORTH OF THE ELK-CHATTARROY ROAD; EXCEPT THE NORTH 384.60 FEET THEREOF, SECTION 35, TOWNSHIP 28 NORTH, RANGE 43 EAST OF THE WILLAMETTE MERIDIAN; INCLUDING THE MOBILE HOME LOCATED THEREON, TITLE TO WHICH WAS ELIMINATED BY INSTRUMENT RECORDED FEBRUARY 4, 1993 UNDER AUDITOR'S FILE NO. 9302040111; SITUATE IN SPOKANE COUNTY, WASHINGTON. More commonly known as: 24415 NORTH ELK-CHATTARROY RD, CHATTARROY, WA 99003-9752 which is subject to that certain Deed of Trust dated 3/28/2005, recorded 3/31/2005, under 5197733 records of SPOKANE County, Washington, from VITALIY SHIVA AND SVETLANA SHIVA, HUSBAND AND WIFE, as Grantor(s), to NORTHWEST TRUSTEE SERVICES, LLC, as Trustee, to secure an obligation in favor of WELLS FARGO BANK, N.A., as Beneficiary, the beneficial interest in which was assigned by WELLS FARGO

BANK, N.A. (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: \$18,693.10 The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$113,002.64, together with interest as provided in the Note from the 7/1/2011, and such other costs and fees as are provided by statute. 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 2/15/2013. The defaults referred to in Paragraph III must be cured by 2/4/2013 (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 2/4/2013 (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 2/4/2013 (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. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es): NAME VITALIY SHIVA AND SVETLANA SHIVA, HUSBAND AND WIFE ADDRESS 24415 NORTH ELK-CHATTARROY RD, CHATTARROY, WA 99003-9752 by both first

class and certified mail on 9/14/2012, 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. 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. 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. 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/sih/hcc/fc/ir/erSvc=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 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: OCT 15 2012 Quality Loan Service Corp. of Washing-

ton, as Trustee 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-11-483497-SH Trustee's Physical Address: Quality Loan Service Corp. of Washington 19735 10* Avenue NE, Suite N-200 Poulsbo, WA 98370 (866) 645-7711 A-4308971 01/17/2013, 02/07/2013

NOTICE TO CREDITORS
SUPERIOR COURT OF WASHINGTON COUNTY OF SPOKANE
NO. 12401529-7
IN RE THE ESTATE OF STEVEN C. LEEPER, 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); for (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 3, 2013
PERSONAL REPRESENTATIVE: Erin Conley
ATTORNEY FOR PERSONAL REPRESENTATIVE: Robb E. Grangroth
ADDRESS FOR MAILING OR SERVICE:

3021 Regal St., Ste 101, Spokane, WA 99223
Robb E. Grangroth
3021 S. Regal #101
Spokane, WA 99223
(509) 535-6200 office
(509) 535-9689 fax
January 3, 10 and 17, 2013

NOTICE TO CREDITORS
IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF SPOKANE NO. 13400006-9
In the Matter of the Estate of: WILLIAM EL HOLLCROFT and JEAN L. HOLLCROFT, Both 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: 1/10/13
Linda Wigert
Linda Wigert,
Personal Representative
c/o Mayree J. Beckett, P.S.
Attorney for Personal Representative
320 West Spofford
Spokane, WA 99205
509-325-8466
January 10, 17 and 24, 2013

**NOTICE TO CREDITORS
IN THE SUPERIOR COURT
OF THE STATE OF WASH-
INGTON 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:
January 10, 2013
/s/ Anna Mae Graham
ANNA MAE GRAHAM
1527 E. Rockwood Blvd.
Spokane, WA 99203
WITHERSPOON, KELLEY, DAVENPORT & TOOLE, P.S.
/s/ William O. Etter
/s/ Joseph H. Wessman
By: JOSEPH H. WESSMAN,
WSBA #9498
WILLIAM O ETTER,
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

**SUMMONS BY PUBLICATION
SUPERIOR COURT,
SPOKANE COUNTY,
WASHINGTON**

NO. 12-2-04160-6
JANIS G. BLISS, as successor
Trustee of the HYKO FAMILY
TRUST DATED 11/7/2011,
Plaintiff,
vs.

THE HEIRS AND DEVISES
OF ESTHER BEHRENS (aka
ESTHER M. BEHRENS),
DECEASED, AND HER UN-
KNOWN HEIRS; THE HEIRS
AND DEVISES OF GEORGE
BEHRENS, DECEASED, AND
HIS UNKNOWN HEIRS; BETTY
ELLEN TOWER; THE HEIRS
AND DEVISES OF THOMAS
McAVOY, DECEASED, NAME-
LY, BONNIE J. ROBINSON,
STEVEN McAVOY, THE HEIRS
AND DEVISEES OF PATRI-
CIA L. (McAVOY) GRIFFITH,
DECEASED, NAMELY, KARLA
LYNN PRICE AND HEATHER
LYNN GRIFFITH, AND THE
UNKNOWN HEIRS OF PATRI-
CIA L. (McAVOY) GRIFFITH,
AND THE UNKNOWN HEIRS
OF THOMAS McAVOY; MARVIN
BLOMQUIST; OSCAR DOUG-
LAS BLOMQUIST; THE HEIRS
AND DEVISEES OF PAUL
BLOMQUIST, DECEASED,
NAMELY DANA BLOMQUIST,
NICHOLE BLOMQUIST, AND
THE UNKNOWN HEIRS OF PAUL
BLOMQUIST; ANITA LABRUCH-
ERIE; JOHN BLOMQUIST;
DALE BLOMQUIST; THERESA
LAKE, AND ALL OTHER PER-
SONS OR PARTIES UNKNOWN
CLAIMING ANY RIGHT, TITLE
ESTATE, LIEN, OR INTEREST
THROUGH ESTHER BEHRENS
IN THE REAL ESTATE DE-
SCRIBED IN THE COMPLAINT
HEREIN.
Defendant.

The State of Washington to the unknown heirs and devisees of ESTHER BEHRENS, GEORGE BEHRENS, THOMAS McAVOY, PATRICIA I. (McAVOY) GRIFFITH, PAUL BLOMQUIST AND ALL OTHER PERSONS OR PARTIES UNKNOWN CLAIMING ANY RIGHT, TITLE ESTATE, LIEN OR INTEREST THROUGH ESTHER BEHRENS in the real estate which is the subject of this quiet title action, and to THERESA LAKE, KARLA LYNN PRICE AND HEATHER LYNN GRIFFITH:

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 27th day of December, 2012, 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 23219 East Elder Road, Rockford, County of Spokane, State of Washington, and legally described as:

THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 23 NORTH, RANGE 45 EAST, W.M., IN SPOKANE COUNTY, WASHINGTON LYING SOUTH OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID SUBDIVISION; THENCE NORTH ALONG THE EAST LINE THEREOF, 830 FEET TO THE TRUE POINT OF BEGINNING; THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID SUBDIVISION TO THE WEST LINE THEREOF, THE TERMINUS OF SAID LINE; EXCEPT THE EAST 520 FEET THEREOF; AND EXCEPT ELDER ROAD; SITUATE IN THE COUNTY OF SPOKANE, STATE OF WASHINGTON.

DATED THIS 20th day of December, 2012.
Gore & Grewe, PS
/s/ Jeanne J. Dawes
BY: JEANNE J. DAWES
WSBA #44888
Attorneys for Plaintiffs
103 E. Indiana Ave., Suite A
County of Spokane
Spokane, WA 99207
December 27, 2012, January 3, 10, 17, 24, 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

**PROBATE
NOTICE TO CREDITORS
SUPERIOR COURT,
STATE OF WASHINGTON,
COUNTY OF SPOKANE**

RCW 11.40.030
No. 12401537-8

In the Matter of the Estate of:
JACQUELINE BACON
CLEMENS,
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(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 FIRST PUBLICATION:
January 10, 2013
CAROL KLOVER
Personal Representative
Address: P.O. Box 13052
Spokane Valley, WA 99213
DOUGLAS, EDEN, PHILLIPS,
DeRUUYER & STANYER, P.S.
By: /s/ Diane J. Kiepe
DIANE J. KIEPE
Attorneys for Estate
717 W. Sprague Ave.,
Suite 1500
Spokane, Washington
99201-3923
Telephone: (509) 455-5300
LAW OFFICES
DOUGLAS, EDEN, PHILLIPS,
DeRUUYER & STANYER
A PROFESSIONAL SERVICE CORPORATION
717 West Sprague Avenue,
Suite 1500
Spokane, WA 99201-3923
(509) 455-5300
Fax: (509) 455-5348
January 10, 17 and 24, 2013

**NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of
Washington 61.24, et seq. TS
No.: WA-12-521242-SH APN
No.: 35324 4402 Title Order No.:
120261575-WA-GSO Grantor(s):
NATHAN A. SCHMIDT, MARLA
K. SCHMIDT Grantee(s): MORT-
GAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC., AS
NOMINEE FOR FIRST HORIZON
HOME LOANS, A DIVI-
SION OF FIRST TENNESSEE
BANK N.A. Deed of Trust Instru-
ment/Reference No.: 5688157 I.
NOTICE IS HEREBY GIVEN that
Quality Loan Service Corp. of
Washington, the undersigned
Trustee, will on 1/25/2013, at
10:00 AM At the South entrance
of the Spokane County Court-
house, 1116 W. Broadway Ave.,
Spokane, WA 99201 sell at pub-
lic 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 Washing-
ton, to-wit: LOT 2, BLOCK 6,
MANITO CLUB FIRST ADDI-
TION, AS PER PLAT RECORD-
ED IN VOLUME "W" OF PLATS,
PAGE 37; EXCEPT THAT PART
OF SAID LOT 2, DESCRIBED
AS FOLLOWS: BEGINNING AT
A POINT ON THE NORTHERLY
LINE OF SAID LOT 2, 61.6 FEET
WESTERLY FROM THE
NORTHEASTERLY CORNER
OF SAID LOT; THENCE SOUTH-
WESTERLY TO THE SOUTH-
WESTERLY CORNER OF SAID
LOT; THENCE NORTHERLY
ALONG THE WESTERLY LINE
OF SAID LOT TO THE NORTH-
WESTERLY CORNER OF SAID
LOT; THENCE EASTERLY
ALONG THE NORTHERLY LINE
OF SAID LOT TO THE POINT
OF BEGINNING; SITUATE
IN THE CITY OF SPOKANE,
COUNTY OF SPOKANE, STATE
OF WASHINGTON. More com-
monly known as: 1324 E. 43RD
AVENUE, SPOKANE, WA 99203
which is subject to that certain
Deed of Trust dated 6/18/2008,
recorded 6/19/2008, under
5688157 records of SPOKANE
County, Washington, from NA-
THAN A. SCHMIDT and MARLA
K. SCHMIDT, HUSBAND and
WIFE, as Grantor(s), to PACIFIC
NORTHWEST TITLE, as Trust-
ee, to secure an obligation in
favor of MORTGAGE ELE-
CTRONIC REGISTRATION SYS-
TEMS, INC., AS NOMINEE FOR
FIRST HORIZON HOME
LOANS, A DIVISION OF FIRST
TENNESSEE BANK N.A., as
Beneficiary, the beneficial inter-
est in which was assigned by
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS,
INC., AS NOMINEE FOR FIRST
HORIZON HOME LOANS, A
DIVISION OF FIRST TENNES-
SEE BANK N.A. (or by its suc-
cessors-in-interest and/or as-**

signs, 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: \$11,705.78 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$190,996.31, together with interest as provided in the Note from the 3/1/2012, 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 1/25/2013. The defaults referred to in Paragraph III must be cured by 1/14/2013 (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 1/14/2013 (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 1/14/2013 (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): NATHAN A. SCHMIDT and MARLA K. SCHMIDT, HUSBAND and WIFE 1324 E. 43RD AVENUE, SPOKANE, WA 99203 by both first class and certified mail on 8/21/2012, 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](http://www.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. 25, 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 Poulsbo, WA 98370 (866) 645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-12-521242-SH A-4296601 12/27/2012, 01/17/2013

**BUREAU OF
INDIAN AFFAIRS**

**DRAFT CONFORMITY DETERMINATION for the Spokane
Tribe of Indian's West Plains
Casino and Mixed-Use De-
velopment Project, Airway
Heights, Spokane County,
Washington.**

AGENCY: Bureau of Indian Affairs, Department of the Interior
ACTION: Notice of Availability of Draft Conformity Determination
SUMMARY: This notice advises the public that the Bureau of Indian Affairs (BIA), in accordance with Section 176 of the Clean Air Act 42 U.S.C. 7506, and the EPA general conformity regulations 40 CFR Part 93, Subpart B, has prepared a Draft Conformity Determination (DCD) for the Spokane Tribe of Indian's (Tribe) proposed West Plains Casino and Mixed-Use Development project in the City of Airway Heights, Spokane County, Washington.
DATES: The Final Conformity Determination on the proposed action will be issued no sooner than 30 days after the release of the DCD. All comments on the DCD should be postmarked by February 15, 2013.

ADDRESSES: Mail or hand carry written comments to Dr. B.J. Howerton, Environmental Protection Specialist, Bureau of Indian Affairs, Northwest Regional Office, 911 NE 11th Avenue, Portland, Oregon 97232-4169. See SUPPLEMENTARY INFORMATION for directions on submitting comments and public availability of the DCD.
FOR FURTHER INFORMATION CONTACT: Dr. B.J. Howerton, (503) 231-2275.
SUPPLEMENTARY INFORMATION: The DCD was prepared for the proposed issuance of a two-part determination under Section 20 of the Indian Gaming Regulatory Act (IGRA) (proposed action), and the subsequent development of the West Plains Casino and Mixed-Use Development by the Tribe. The 145-acre project site is held in federal trust for the Tribe and is located within the city limits of the City of Airway Heights immediately adjacent to the unincorporated West Plains area of Spokane County, Washington, northwest of the intersection of U.S. Highway 2 (US-2) and Craig Road. Alternative 1, the Proposed Project, consists of a casino/hotel, retail, tribal cultural center, police and fire station, and commercial buildings. The casino/hotel would include restaurants, a 300-room hotel, a convention/banquet space, as well as a pool and spa.

The Clean Air Act requires federal agencies to assure that their actions conform to applicable implementation plans for achieving and maintaining the National Ambient Air Quality Standards (NAAQS) for criteria air pollutants. Conformity regulations apply to Federal actions that would cause emissions of criteria air pollutants above certain levels in locations designated as non-attainment or maintenance areas for the emitted pollutants. The project site is located in an area that is classified as attainment or unclassifiable for all NAAQS. However, the project site is located two miles west of an area designated as maintenance for carbon monoxide (CO) and par-

ticulate matter 10 microns in size (PM10). Because project-related vehicle trips would originate or pass through the maintenance areas, the BIA has prepared a DCD for the proposed action/project described above.

**Directions for Submitting
Comments**

Please include your name, return address and the caption, "Draft Conformity Determination Comments, West Plains Casino and Mixed-Use Development project," on the first page of your written comments. Before including your address, phone number, e-mail address, or other personal identifying information in your comment, you should be aware that your entire comment—including your personal identifying information—may be made publicly available at any time. While you can ask us in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so.

DCD Public Availability

The DCD is available on the following website: <http://www.westplaineis.com>. To obtain a copy of the DCD, please provide your name and address in writing or by voicemail to Dr. B.J. Howerton, Environmental Protection Specialist, at the address listed in the ADDRESSES section of this notice, or at the telephone number listed in the FOR FURTHER INFORMATION CONTACT section of this notice. Dated: January 15, 2013
January 17, 2013

**SPOKANE COUNTY FIRE
PROTECTION DISTRICT #3
SMALL WORKS ROSTER
AND VENDOR LIST NOTICE**

Spokane County Fire Protection District No. 3 maintains a small works roster and vendor list for general and specialty licensed contractors for the repair, maintenance and construction of buildings and other structures as provided by RCW 39.04.155. All interested and qualified contractors who wish to have their names placed on the list should submit to the District their name, address, phone number, license or registration number and a resume or description of the type of work performed. Forms for responses may be obtained from the District. Under the Interlocal Cooperation Act, the roster may be used by other municipal corporations in Spokane County, Washington.
Spokane County Fire Protection District #3
10 S. Presley Dr.
Cheney, WA 99004
509-235-6645
January 10 and 17, 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

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-518361-SH APN No.: 36173-0304 Title Order No.: 120237972-WA-GSO Grantor(s): YVONNE G. MILLSPAUGH Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR ASSURITY FINANCIAL SERVICES, LLC, A COLORADO LIMITED LIABILITY COMPANY Deed of Trust Instrument/Reference No.: 5637615 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 1/25/2013, 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 4, BLOCK 3, MORNING SIDE PARK ADDITION, AS PER PLAT RECORDED IN VOLUME 'W' OF PLATS, PAGE 25, IN SPOKANE COUNTY, WASHINGTON A.P.N.: 36173.0304 More commonly known as: 10205 NORTH WHITTIER STREET, SPOKANE, WA 99218 which is subject to that certain Deed of Trust dated 1/15/2008, recorded 2/1/2008, under 5637615 records of SPOKANE County, Washington, from YVONNE G. MILLSPAUGH, A SINGLE PERSON, as Grantors), to UNITED GENERAL TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR ASSURITY FINANCIAL SERVICES, LLC, A COLORADO LIMITED LIABILITY COMPANY (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: \$8,732.83 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$128,474.07, 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 1/25/2013. The defaults referred to in Paragraph III must be cured by 1/14/2013 (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 1/14/2013 (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 1/14/2013 (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): YVONNE G. MILLSPAUGH, A SINGLE PERSON 10205 NORTH WHITTIER STREET, SPOKANE, WA 99218 by both first class and certified mail on 8/24/2012, 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. 26, 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-12-518361-SH A-4298659 12/27/2012, 01/17/2013

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-512323-SH APN No.: 38071 0306 Title Order No.: 120177314-WA-GNO Grantor(s): KEALEE. GIESE Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MANN MORTGAGE, LLC DBA HERITAGE HOME LOANS, ITS SUCCESSORS AND ASSIGNS Deed of Trust Instrument/Reference No.: 5923157 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 1/25/2013, 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 6,

BLOCK 3, MOUNTAIN VIEW ORCHARDS ADDITION, ACCORDING TO PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 35, IN SPOKANE COUNTY, WASHINGTON. More commonly known as: 418 WEST WESTMORELAND RD, DEER PARK, WA 99006 which is subject to that certain Deed of Trust dated 8/2/2010, recorded 8/9/2010, under 5923157 records of SPOKANE County, Washington, from KEALEE D. GIESE, AN UNMARRIED PERSON, 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 MANN MORTGAGE, LLC DBA HERITAGE HOME LOANS, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MANN MORTGAGE, LLC DBA HERITAGE HOME LOANS, ITS SUCCESSORS AND ASSIGNS (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: \$11,435.62 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$179,218.99, 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 1/25/2013. The defaults referred to in Paragraph III must be cured by 1/14/2013 (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 1/14/2013 (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 1/14/2013 (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): KEALEE D. GIESE, AN UNMARRIED PERSON 418 WEST WESTMORELAND RD, DEER PARK, WA 99006 by both first class and certified mail on 8/24/2012, 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. 26, 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-12-512323-SH A-4302700 12/27/2012, 01/17/2013

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-11-450064-SH APN No.: 26141-0301 Title Order No.: 110287459-WA-GNO Grantor(s): MARK L JONES, DONNA L JONES Grantee(s): CLS MORTGAGE, INC. A CORPORATION UNITED COMPANIES LENDING CORPORATION Deed of Trust Instrument/Reference No.: 9511280283 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 1/25/2013, 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 3, VEL-VIEW ESTATES, AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGE 100, RECORDS OF SPOKANE COUNTY; SITUATE IN THE COUNTY OF SPOKANE, STATE OF WASHINGTON. More commonly known as: 3715 W VEL VIEW DR, SPOKANE, WA 99208 which is subject to that certain Deed of Trust dated 11/22/1995, recorded 11/28/1995, under 9511280283 in Book 1798 Page 1870 records of SPOKANE County, Washington, from MARK L. JONES AND DONNA L. JONES, HUSBAND AND WIFE, as Grantors), to CLS ESCROW, INC, as Trustee, to secure an obligation in favor of CLS MORTGAGE, INC. A CORPORATION UNITED COMPANIES LENDING CORPORATION, as Beneficiary, the beneficial interest in which was assigned by CLS MORTGAGE, INC. A CORPORATION UNITED COMPANIES LENDING CORPORATION (or by its successors-in-interest and/or assigns, if any), to U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merg-

er to LaSalle Bank National Association as Trustee for certificateholders of EMC Mortgage Loan Trust 2002-B, Mortgage Loan Pass-Through Certificates, Series 2002-B. 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: \$39,456.17 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$64,092.24, together with interest as provided in the Note from the 7/1/2010, 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 1/25/2013. The defaults referred to in Paragraph III must be cured by 1/14/2013 (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 1/14/2013 (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 1/14/2013 (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 MARK L. JONES AND DONNA L. JONES, HUSBAND AND WIFE ADDRESS 3715 W VEL VIEW DR, SPOKANE, WA 99208 by both first class and certified mail on 6/22/2012, 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: 9/25/12 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 Poulso, WA 98370 (866)645-7711 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-11-450064-SH A-4306727 12/27/2012, 01/17/2013

SHERIFF'S PUBLIC NOTICE

OF SALE OF REAL PROPERTY IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR SPOKANE COUNTY
CAUSE NO. 12 02 02526-1 Tommy Tubbs, Wen Hua Tubbs, Dana Tubbs and Dawn Tubbs-Kropt, individually and jointly as Tubbs Family Investments LLC a Washington Limited Liability Company, Plaintiff vs GLORA JEAN PEACOCK, a single person And The ESTATE OF ROGER W. SEURER And Occupants of the Premises: and any persons or parties claiming to have any right, title, estate, lien or interest in the subject real property as described in the complaint, Defendant(s) TO: GLORA JEAN PEACOCK, and The ESTATE OF ROGER W. SEURER including any unknown Heirs and Deviseses or any persons or parties claiming to have any right, title, estate, lien or interest in the subject real property as described in the complaint. The Superior Court of Spokane County has directed the undersigned Sheriff of Spokane County to sell the property described in the legal description below to satisfy a judgment in the above-entitled action. If developed, the property address is: 208 South Bowdish Road, Spokane Valley, Washington 99206-5309 Located in City of Spokane, County of Spokane, State of Washington. Time: 10:00 a.m. Date: February 8, 2013 Place: South entrance of Spokane County Courthouse 1116 W Broadway, Spokane, Washington The judgment debtor can avoid the sale by paying the judgment amount of \$100,520.14, together with interest, costs and fees before the sale date. For the exact amount, contact the Sheriff at the address stated below. Ozzie D. Knezovich, Sheriff Spokane County By Teresa Keith Civil Division Public Safety Building Spokane, WA 99260-0300 (509) 477-6924 Legal Description: THE EAST 170 FEET OF TRACT 176, OPPORTUNITY, ACCORDING TO PLAT RECORDED IN VOLUME "K" OF PLATS, PAGE 20, IN SPOKANE COUNTY, WASHINGTON. EXCEPT THE SOUTH 463 FEET FOR BOWDISH ROAD; AND EXCEPT RAILROAD RIGHT OF WAY. SITUATE IN THE COUNTY OF SPOKANE, STATE OF WASHINGTON. Commonly known as: 208 South Bowdish Road, Spokane Valley, Washington 99206-5309 Assessors Property Tax Parcel Number: 45212.0804 December 27, 2012, January 3, 10 and 17, 2013

NOTICE TO CREDITORS
SUPERIOR COURT OF
WASHINGTON FOR
SPOKANE COUNTY
No. 12-4-00372-8

Estate of:
J E A N M A R G U E R I T E
ISLANKARD,
Deceased.

The personal representative named below has been appointed as person 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 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.

Linda Jean Walton
Personal Representative
First Publication:
January 3, 2013
Attorney for Personal Representative: Stephen Bishop
WSBA # 6514
BISHOP LAW OFFICE
Box 337
Garfield, Washington 99130
Telephone: (509) 635-1551
BISHOP LAW OFFICE
PO Box 337
Garfield, WA 99130-0337
Tele: 509-635-1551
Fax: 509-635-1552
January 3, 10 and 17, 2013

**SHERIFF'S NOTICE TO
JUDGMENT DEBTORS OF
SALE OF REAL PROPERTY**
IN THE SUPERIOR COURT
OF THE STATE OF
WASHINGTON FOR
SPOKANE COUNTY
NO. 12 02 02526-1

Tommy Tubbs, Wen Hua Tubbs, Dana Tubbs and Dawn Tubbs-Kropt, individually and jointly as Tubbs Family Investments LLC a Washington Limited Liability Company
Plaintiffs

vs
GLORA JEAN PEACOCK, a
single person
And

THE ESTATE OF ROGER W.
SEURER
And

Occupants of the Premises: and any persons or parties claiming to have any right, title, estate, lien or interest in the subject real property as described in the complaint,
Defendants
TO: GLORA JEAN PEACOCK, and THE ESTATE OF ROGER W. SEURER including any unknown Heirs and Devises or any persons or parties claiming to have any right, title, estate, lien or interest in the subject real property as described in the complaint,
A Writ for Order of Sale has been issued in the above-captioned case, directed to the sheriff of Spokane County, commanding the sheriff as follows:

WHEREAS, on November 20th 2012, a Judgment and Decree of Foreclosure ("Judgment") was entered in favor of Tommy Tubbs, Wen Hua Tubbs, Dana Tubbs and Dawn Tubbs-Kropt, individually and jointly as Tubbs Family Investments LLC a Washington Limited Liability Company ("Plaintiff") against the Defendants GLORA JEAN PEACOCK, and THE ESTATE OF ROGER W. SEURER including any unknown Heirs and Devises or any persons or parties claiming to have any right, title, estate, lien or interest in the real property described in the complaint ("Defendants").

The Judgment forecloses the interests of all the Defendants in and to the following described property ("Property") commonly known as 208 S. Bowdish Rd., Spokane Valley, WA 99206 for the total sum of One Hundred Thousand, Five Hundred Twenty dollars and Fourteen Cents, (\$100,520.14, with interest thereon at the rate of Twelve, (12%) percent per annum from the date the judgment was entered.

The Property situated in Spokane County, State of Washington, is legally described as:

THE EAST 170 FEET OF TRACT 176, OPPORTUNITY, ACCORDING TO PLAT RECORDED IN VOLUME "K" OF PLATS, PAGE 20, IN SPOKANE COUNTY, WASHINGTON. EXCEPT THE SOUTH 463 FEET FOR BOWDISH ROAD; AND EXCEPT RAILROAD RIGHT OF WAY.
APN: 45212.0804

Property Address: 208 S. Bowdish Rd., Spokane Valley, WA 99206.

THEREFORE, pursuant to RCW 61.12.060, and in the name of the State of Washington, you

are hereby commanded to sell the Property, or so much thereof as may be necessary, in order to satisfy the Judgment, including post-judgment interest and costs.

MAKE RETURN HEREOF within sixty (60) days of the date indicated below, showing you have executed the same.
Pursuant to RCW 6.21.050(2), the Sheriff may adjourn the foreclosure sale from time to time, not exceeding thirty days beyond the last date at which this Writ is made returnable, with the consent of the plaintiff endorsed upon this Writ or by a contemporaneous writing.

The sale date has been set for the 8th day of February, 2013, 10:00 a.m. at the South Entrance of the Spokane County Courthouse, 1116 W. Broadway Ave., Spokane, WA. YOU MAY HAVE A RIGHT TO EXEMPT PROPERTY from the sale under statutes of this state, including sections 6.13.010, 6.13.030, 6.13.040, 6.15.010, and 6.15.060 of the Revised Code of Washington, in the manner described in those statutes.

Ozzie D. Knezovich, Sheriff,
Spokane County
By Teresa Keith
Civil Division,
Public Safety Building
Spokane, Wa. 99260-0300
(509) 477-6924
December 27, 2012, January 3, 10, 17, 24 and 31, 2013

**PROBATE
NOTICE TO CREDITORS**
SUPERIOR COURT OF
WASHINGTON FOR
SPOKANE COUNTY
NO. 12-4-01436-3

In the Matter of the Estate
Of
DAN L. CARPENTER,
Deceased.

The Co-Personal Representatives, DANIEL S. CARPENTER and KRISTINE A. CHASE have been appointed as Co-Personal Representatives 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 either to the Co-Personal Representatives or the Co-Personal Representatives' 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 Co-Personal Representatives 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 within 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 OF THIS NOTICE:
January 10, 2013.
Send Claims To:
Moulton Law Offices, P.S.
Attn: Matthew M. Luedke
1220 N. Mullan Road
Spokane, WA 99206
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.: 12-4-01521-1

In the Estate of:
BEVERLY MARIE VEGA,
Deceased.

The person 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(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 FIRST PUBLICATION:
JANUARY 10, 2013
PERSONAL REPRESENTATIVE:
EUGENE G. OZUST
DATED this 3rd day of January, 2013.
MALPASS LAW OFFICE, P.S.
LISA MALPASS CHILDRESS,
WSBA #34057
Attorney for Personal Representative

Address for Mailing or Service:
1212 N. Washington, Suite 120
Spokane, WA 99201
January 10, 17 and 24, 2013

NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-495176-SH APN No.: 25134-4524 Title Order No.: 6459309 Grantor(s): TIMOTHY M. FELDMAN, TINA MARIE FELDMAN Grantee(s): NATIONSTAR MORTGAGE LLC Deed of Trust Instrument/Reference No.: 5468062 I. NOTICE IS HEREBY GIVEN THAT Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/15/2013, 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 2, 3, 36 AND 37, BLOCK 12, SECOND ADDITION TO WEST RIVERSIDE ADDITION, ACCORDING TO PLAT RECORDED IN VOLUME "C" OF PLATS, PAGE 62, IN THE CITY OF SPOKANE, SPOKANE COUNTY, WASHINGTON, EXCEPT THE EAST 5 FEET OF THE NORTH 56 FEET OF SAID LOT 2, AND EXCEPT THAT PORTION CONVEYED TO THE CITY OF SPOKANE FOR WILSON AVENUE, DESCRIBED AS FOLLOWS: BEGINNING AT SOUTH-EAST CORNER OF SAID LOT 37; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 12.5 FEET; THENCE SOUTH-WESTERLY TO THE SOUTH-WEST CORNER OF SAID LOT; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT TO THE POINT OF BEGINNING.

More commonly known as: 1406 WILSON AVENUE, SPOKANE, WA 99201 which is subject to that certain Deed of Trust dated 11/6/2006, recorded 12/1/2006, under 5468062 records of SPOKANE County, Washington, from TIMOTHY M. FELDMAN AND TINA MARIE FELDMAN HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of NATIONSTAR MORTGAGE LLC, as Beneficiary, the beneficial interest in which was assigned by NATIONSTAR MORTGAGE LLC (or by its successors-in-interest and/or assigns, if any), to Nationstar 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. 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: \$13,643.11 The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$84,774.25, together with interest as provided in the Note from the 7/15/2011, and such other costs and fees as are provided by statute. 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 2/15/2013. The defaults referred to in Paragraph III must be cured by 2/4/2013 (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 2/4/2013 (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 2/4/2013 (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. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es): NAME TIMOTHY M. FELDMAN AND TINA MARIE FELDMAN HUSBAND AND WIFE ADDRESS 1406 WILSON AVENUE, SPOKANE, WA 99201 by both first class and certified mail on 8/9/2012, 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. 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. 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. 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/mdex.cfm?webListAction=searchandamp erSvc=dcfc> 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: OCT 11 2012 Quality Loan Service Corp. of Washington, as Trustee 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-12-495176-SH A-4315510 01/17/2013, 02/07/2013

NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-10-3 82847-SH APN No.: 36293-0507 Title Order No.: 4524594 Grantor(s): KATHLEEN A. BAGWELL, GEORGE L. BAGWELL Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR WEST VALLEY ENTERPRISES INC. Deed of Trust Instrument/Reference No.: 5607937 I. NOTICE IS HEREBY GIVEN THAT Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 2/15/2013, 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 7, BLOCK 5 COZZA CALKINS 1ST ADDITION, AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 64; SITUATE IN THE CITY OF SPOKANE, COUNTY OF SPOKANE, STATE OF WASHINGTON. More commonly known as: 605 E WEDGEWOOD AVE, SPOKANE, WA 99208-5420 which is subject to that certain Deed of Trust dated 11/1/2007, recorded 11/6/2007, under 5607937 records of SPOKANE County, Washington, from KATHLEEN A. BAGWELL AND GEROGE L. BAGWELL, WIFE AND HUSBAND., as Grantor(s), 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 WEST VALLEY ENTERPRISES INC., as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR WEST VALLEY ENTERPRISES INC. (or by its successors-in-interest and/or assigns, if any), to Nationstar 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: \$55,506.90 The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$193,134.63, together with interest as provided in the Note from the 4/1/2010, and such other costs and fees as are provided by statute. 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 2/15/2013. The defaults referred to in Paragraph III must be cured by 2/4/2013 (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 2/4/2013 (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 2/4/2013 (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. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es): NAME KATHLEEN A. BAGWELL AND GEROGE L. BAGWELL, WIFE AND HUSBAND. ADDRESS 605 E WEDGEWOOD AVE, SPOKANE, WA 99208-5420 by both first class and certified mail on 8/14/2012, 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. 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. 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. 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/mdex.cfm?webListAction=searchandamp erSvc=dcfc> 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: OCT 11 2012 Quality Loan Service Corp. of Washington, as Trustee 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-10-382847-SH A-FN4312960 01/17/2013, 02/07/2013

**PROBATE
NOTICE TO CREDITORS**
SUPERIOR COURT,
STATE OF WASHINGTON,
COUNTY OF SPOKANE
No. 12401525-4

In re the Estate of:
DENNIS M. McLEAN,
Deceased.

The personal representative named below has been appointed personal representative of this estate. Any person having a claim against the deceased person must, before the time such claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in R.C.W. 11.40.070 by serving on or mailing to the below named 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 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 R.C.W. 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:
Christopher W. McLean
Personal Representative's Attorney:
Roger A. Coombs
Address for Mailing or Service:
c/o Roger A. Coombs, P.C.
200 N. Mullan Rd., Suite 219
Spokane Valley, WA 99206
Court of probate proceedings and cause number: Spokane County Superior Court:
No. 12401525-4
ROGER A. COOMBS, P.C.
Attorney and Counselor at Law
200 N. Mullan Rd., Suite 219
Spokane Valley, WA 99206
(509) 893-0205
Fax: (509) 893-0109
January 10, 17 and 24, 2013

**PROBATE
NOTICE TO CREDITORS
SUPERIOR COURT OF
WASHINGTON
FOR ADAMS COUNTY
RCW 11.40.030
NO: 12-4-00034-5**

In the Re the Estate of:
LAWRENCE L. JOHNSON
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 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 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.

DATE OF FIRST PUBLICATION: January 17, 2013
Personal Representative:
Lin D. O'Dell
Attorney at Law
Address for Mailing or Serving:
1312 North Monroe St.,
Spokane, WA 99201
LIN D. O'DELL, P.S.
ATTORNEY AT LAW
1312 N. Monroe Street
Spokane, WA 99201
(509) 252-6004 Office
(509) 468-3287 Fax
January 17, 24 and 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
RAIF 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

**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 pro-

vided 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 non-probate 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

**AMENDED
NOTICE TO CREDITORS
SUPERIOR COURT,
STATE OF WASHINGTON,
COUNTY OF SPOKANE
RCW 11.40.030
No. 12401516-5**

In the Matter of the Estate of
MARK A. WIANT,
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 in which the probate proceedings were commenced. The claim must be presented within the later of: 1) thirty (30) 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 (4) 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 3, 2013
/s/ Melissa A. Rehn
MELISSA A. REHN
Presented by:
STAMPER RUBENS, P.S.
/s/ Alan L. Rubens
ALAN L. RUBENS
WSBA #12239
Attorney for the Estate
West 720 Boone, Suite 200
Spokane, WA 99201
STAMPER RUBENS P.S.
Attorneys at Law
720 West Boone, Suite 200
Spokane, WA 99201
Tel: (509) 326-4800
Fax: (509) 326-4891
January 3, 10 and 17, 2013

**PROBATE
NOTICE TO CREDITORS
IN THE SUPERIOR COURT
OF THE STATE OF
WASHINGTON IN AND FOR
THE COUNTY OF SPOKANE
(RCW 11.40.030)
No. 13400024-7**

In the Matter of the Estate of
RON C. LERER,
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 through 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 this 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 17, 2013
Personal Representative:
BONNIE E. SHAW
Attorney for the Personal Representative:
GEORGE I. DIANA,
DIANA LAW OFFICE, PS

Address for Mailing or Service:
430 W. Indiana Avenue,
Spokane, WA 99205
DIANA LAW OFFICE, P.S.
By: /s/ George I. Diana
GEORGE I. DIANA,
WSBA #7910
Attorney and Resident Agent for
Petitioner
W. 430 Indiana Ave.
Spokane, WA 99205
(509) 326-0973
/s/ Bonnie E. Shaw
BONNIE E. SHAW,
Petitioner
700 Missouri Flat Rd.
Grants Pass, OR 97527
Telephone: Contact Attorney
DIANA LAW OFFICE, P.S.
W. 430 Indiana Ave.
Spokane, WA 99205
Phone: (509) 326-0973
January 17, 24 and 31, 2013

**NOTICE OF HEARING
REQUESTING THE COURT
TO ENTER A FINAL DECREE
OF DISTRIBUTION
PURSUANT TO THE
PETITION FILED
NOVEMBER 28, 2012
SUPERIOR COURT,
STATE OF WASHINGTON,
SPOKANE COUNTY
NO. 12-4-00716-2**

In the Matter of the Estate of:
**MARGUERITE ELIZABETH
EASLEY,**
Deceased.

PLEASE TAKE NOTICE that in the courtroom of the Court Commissioner hearing Ex Parte and probate matters, **Room 304 at the Spokane County Courthouse, located at W. 1116 Broadway Avenue, Spokane, Washington, at 9:00 a.m. on Wednesday, February 13, 2013,** the Personal Representative of the Estate of Marguerite Elizabeth Easley will present a final Decree of Distribution of Assets, and an order discharging the Personal Representative and excusing further accounting in this matter.

On December 26, 2012, the Court entered an order (attached hereto as **Ex. A** and incorporated herein as though fully set forth) requiring the Personal Representative to give notice of this hearing concerning:

1. The Court entering the decree of distribution of the residence of Marguerite Elizabeth Easley at 1111 East Crown, Spokane, Washington, to its secured creditor, Champion Mortgage (successor to the Bank of America), subject to judgment for costs that petitioner has advanced for fees and costs incurred in the administration of the estate;
2. The Court allowing payment for all closing costs incurred in the sale of the real property, including indebtedness that runs with the land, and approving Petitioner's listing for sale of the real property (see attached **Ex. B**);
3. The Court excusing Petitioner from any additional accounting other than that contained in the petition filed November 28, 2012;
4. The Court decreeing there are no assets in the decedent's estate to pay any unsecured claims or any other indebtedness or claims of the estate;
5. The Court discharging Mark E. Vovos as Personal Representative after entry of any decree of discharge and notice; and
6. For such other and further relief.

You may appear and object at the time of this hearing if you wish.

DATED this 10 day of January, 2013
/s/ Mark E. Vovos
MARK E. VOVOS, #4474
Personal Representative
January 17, 2013

TS No: 12-00167-17 Loan No: 103402913 APN: 35061.2808
NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. I. NOTICE IS HEREBY GIVEN that on February 15 2013, at 10:00 AM at the main entrance to the Superior Courthouse, W. 1116 Broadway, Spokane, WA, Fidelity National Title Insurance Company, the undersigned Trustee will sell at public auction to the highest and best bidder, payable, in the form of cash, or 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 8, BLOCK 42, WHITEHOUSE HEIGHTS "B" ADDITION, AS PER PLAT RECORDED IN VOLUME "E" OF PLATS, PAGE 80, RECORDS OF SPOKANE COUNTY. APN NO. 35061.2808 TAX ID NO. 35061.2808 which is subject to that certain Deed of Trust dated May 11, 2007, recorded on May 22, 2007, as Instrument No. 5539128 of Official Records in the Office of the County Recorder of Spokane County, WA from JAMES A RIGG, as the original Grantor(s) to CAL WESTERN RECONVEYANCE CORPORATION, as the original Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FIDELITY MORTGAGE A DIVISION OF DELTA FUNDING CORPORATION, as the original Beneficiary.

The current Beneficiary is: HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, (the "Beneficiary"). More commonly known as 4008 N HOWARD ST, SPOKANE, WA 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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary;. The total amount of payments due is: \$23,648.63; the total amount of late charges due is \$318.80; the total amount of advances made is/are \$8,852.44. IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$70,556.32, together with interest as provided in the note or other instrument secured from May 1, 2010, and such other costs and fees as 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 February 15, 2013. The defaults referred to in Paragraph III must be cured by February 4, 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 February 4, 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 the February 4, 2013 (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 encumbrances 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 address(es): 4008 NORTH HOWARD STREET SPOKANE, WA 99205 by both first class and certified mail on August 22, 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 the Unlawful Detainer Act, 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 on this notice to pursue mediation. DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help. SEEKING ASSISTANCE Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by: The Housing Finance Commission: Telephone: 1-877-894-HOME (4663); Website: www.dfi.wa.gov/consumers/homeowner-

ship/foreclosure_help.htm The United States Department of Housing and Urban Development Telephone: 888-995-HOPE (4673) Website: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?weblistAction=search&searchstate=WA The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Website: www.ocla.wa.gov/ SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965 DATED: October 9, 2012 FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee 135 Main Street, Suite 1900 San Francisco, CA 94105 Phone No: 415-247-2450 Agnes Lombos, Authorized Signatory 992990 1/17, 02/07/2013

**NOTICE TO CREDITORS
IN THE SUPERIOR COURT
OF THE STATE OF
WASHINGTON IN AND FOR
THE COUNTY OF SPOKANE
No. 12401383-9**

In the Matter of the Estate of:
MARY F. FERGUSON
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 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 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.

DATE OF FIRST PUBLICATION:
January 17, 2013
/s/ Mary F. Herndon
MARY F. HERNDON
8602 E. Nora
Spokane, WA 99212
/s/ David Shotwell
David Shotwell
Attorney for Personal Representative
WSBA# 34916
David Shotwell P.L.L.C.
8406 N. Palm Place
Spokane, WA 99208
(509) 499-9920
Fax: (509) 483-4339
January 17, 24 and 31, 2013

**AMENDED PROBATE
NOTICE TO CREDITORS
IN THE SUPERIOR COURT
OF THE STATE OF WASH-
INGTON 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
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Phone: (509) 838-6543
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January 10, 17 and 24, 2013

PUBLIC NOTICE

The Cheney Hearing Examiner will hold a public hearing on Wednesday, February 20th, 2013 at 1:30 p.m. in the City Council Chambers, 609 Second Street, Cheney, Washington, to consider a Conditional Use Application, L13-013 CU. The public is encouraged to attend. The applicant, Chris Segroves representing the Cheney Faith Center, proposes the construction of a 3,378 square foot sanctuary, and a 900 foot addition to the classroom building. The site is located on the southwest corner of N. 2nd St. & Oakland Street (Parcel #13124.0101). The public comment period is open through the date of the hearing. Direct comments to Brett Lucas, Community Development Department, City of Cheney, 112 Anderson Road, Cheney, WA. Phone: 509-498-9221. E-mail: blucas@cityofcheney.org. January 17, 2013

**NOTICE TO CREDITORS
SUPERIOR COURT,
STATE OF WASHINGTON,
COUNTY OF SPOKANE
RCW 11.40.030
No. 13400036-1**

In the Matter of the Estate of
**DOROTHY ANN
HEINZERLING,**
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 in which the probate proceedings were commenced. The claim must be presented within the later of: 1) thirty (30) 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 (4) 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 17, 2013
/s/ Brian F. Heinzlerling
BRIAN F. HEINZERLING
Presented by:
STAMPER RUBENS, P.S.
/s/ Alan L. Rubens
ALAN L. RUBENS
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January 17, 24 and 31, 2013

**NOTICE TO CREDITORS
SUPERIOR COURT,
STATE OF WASHINGTON,
COUNTY OF SPOKANE
RCW 11.40.030
No. 13400037-9**

In the Matter of the Estate of
HAZEL S. CHRISTIE,
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 in which the probate proceedings were commenced. The claim must be presented within the later of: 1) thirty (30) 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 (4) 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 17, 2013
/s/ James C. Christie
JAMES C. CHRISTIE
Presented by:
STAMPER RUBENS, P.S.
/s/ Alan L. Rubens
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January 17, 24 and 31, 2013