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NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-533991-SH APN No.: 25022-0415 Title Order No.: 120365270-WA-GSO Grantor(s): SHANNON D. MACK, STEVEN P. MACK Grantee(s): ACTION MORTGAGE COMPANY Deed of Trust Instrument/Reference No.: 9506150262 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 8/16/2013, 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 17, BLOCK 6, HOLLYWOOD, ACCORDING TO PLAT RECORDED IN VOLUME "N" OF PLATS PAGE 36, IN THE CITY OF SPOKANE, SPOKANE COUNTY, WASHINGTON. More commonly known as: 3824 W PRINCETON AVE, SPOKANE, WA 99205 which is subject to that certain Deed of Trust dated 6/12/1995, recorded 6/15/1995, under 9506150262 in Book 1738 Page 844 records of SPOKANE County, Washington, from STEVEN P. MACK AND SHANNON D. MACK, HUSBAND AND WIFE, as Grantors), to PIONEER TITLE COMPANY, as Trustee, to secure an obligation in favor of ACTION MORTGAGE COMPANY, as Beneficiary, the beneficial interest in which was assigned by ACTION MORTGAGE COMPANY (or by its successors-in-interest and/or assigns, if any), to U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its individual capacity but solely as Co-Trustee for Government Loan Securitization Trust 2011-FV1. 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: \$9,518.49 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$124,252.30, together with interest as provided in the Note from the 5/1/2012, 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 8/16/2013. The defaults referred to in Paragraph III must be cured by 8/5/2013 (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 8/5/2013 (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 8/5/2013 (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 STEVEN P. MACK AND SHANNON D. MACK, HUSBAND AND WIFE ADDRESS 3824 W PRINCETON AVE, SPOKANE, WA 99205 by both first class and certified mail, 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. These requirements were completed as of 2/28/2013. 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=searchandsearchstate=WAandfilterSvc=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/whatclear>. 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: 04/15/13 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-12-533991-SH, A-4378650 07/18/2013, 08/08/2013

NOTICE TO CREDITORS SUPERIOR COURT, STATE OF WASHINGTON, COUNTY OF SPOKANE NO. 13400890-6

In the Matter of Estate of:
JOHN M. SIVERSON,
Deceased.

NOTICE is given that the undersigned has been appointed and has qualified as Administratrix of the Estate of the above-named Deceased. Persons having claims against the Deceased must, prior to the time such claims would be barred by any otherwise applicable statute of limitations, serve their claims on the undersigned or the attorney of record at the address stated below and file an executed copy of the claim with the Clerk of the Court, four months after the date of first publication of this Notice or within four (4) months after the date of 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 nonprobate assets of the deceased.

DATE OF FILING COPY OF NOTICE OF CREDITORS with Clerk of Court: June 25, 2013

DATE OF FIRST PUBLICATION: July 4, 2013

/s/ Erica L. Siverson
ERICA L. SIVERSON

Presented By:

STOCKER, SMITH, LUCIANI
& STAUB, PLLC

/s/ Thomas S. Smith

THOMAS S. SMITH,
WSBA #9150

Attorney for the Estate
LAW OFFICES OF

STOCKER, SMITH, LUCIANI & STAUB, PLLC
312 W. Sprague Avenue
Spokane, WA 99201
Telephone (509) 327-2500
Telefax (509) 327-3504
July 4, 11 and 18, 2013

NOTICE TO CREDITORS & NOTICE TO OFFICE OF FINANCIAL RECOVERY SUPERIOR COURT, STATE OF WASHINGTON, COUNTY OF SPOKANE No. 13400889-2

In the Matter of the Estate of
LARRY L. GUTHRIE,
Deceased,

The Personal Representative named below has been appointed and has qualified as Personal Representative of this estate. Persons having claims against the decedent must, prior to the time such claims would be barred by any otherwise applicable statute of limitations, serve their claim on the Personal Representative 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 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 nonprobate assets of the decedent.

DATE OF FILING of copy of Notice to Creditors with Clerk of Court: June 25, 2013

DATE OF FIRST PUBLICATION: July 4, 2013

/s/ Suzanne Guthrie
SUZANNE GUTHRIE
Personal Representative
ALGEO & CLARKE, PS

/s/ Richard P. Algeo
RICHARD P. ALGEO

WSBA #2086

Attorneys for Personal Representative

Algeo & Clarke P.S.

W. 201 Northriver Dr., #500

Spokane, WA 99201

(509) 328-6123;

Fax 328-6434

July 4, 11 and 18, 2013

