



PUBLIC LEGAL NOTICES

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LEGAL NOTICES

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NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington 61.24, et seq. TS No.: WA-12-516204-SH APN No.: 45183 0247 Title Order No.: 120214569-WA-GSO Grantor(s): SHANE A. HARLES Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS Deed of Trust Instrument/ Reference No.: 5641748 I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 9/13/2013, 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 NORTHEAST QUARTER OF LOT 3, BLOCK 22, HUTCHINSON'S ADDITIONS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME "Q" OF PLATS, PAGE 4, RECORDS OF SPOKANE COUNTY, WASHINGTON. EXCEPT THE EAST 2.25 FEET; AND EXCEPT THE NORTH 7.5 FEET CONVEYED TO SPOKANE COUNTY FOR BROADWAY AVE, BY DEED RECORDED UNDER AUDITOR'S FILE NO. 380375C. SITUATE IN THE CITY OF SPOKANE VALLEY, COUNTY OF SPOKANE, STATE OF WASHINGTON; TAX PARCEL NUMBER 45183.0247 More commonly known as: 8002 E BROADWAY AVE, SPOKANE VALLEY, WA 99212-2743 which is subject to that certain Deed of Trust dated 2/8/2008, recorded 2/13/2008, under 5641748 records of SPOKANE County, Washington, from SHANE A. HARLES, A SINGLE PERSON, as Grantor(s), to STEWART TITLE COMPANY, as Trustee, to secure an obligation in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS (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: \$22,321.44 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$111,924.44, together with interest as provided in the Note from the 5/1/2011, and such other costs and fees as are provided by statute. V. The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 9/13/2013. The defaults referred to in Paragraph III must be cured by 9/2/2013 (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 9/2/2013 (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 9/2/2013 (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 SHANE A. HARLES, A SINGLE PERSON ADDRESS 8002 E BROADWAY AVE, SPOKANE VALLEY, WA 99212-2743 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 7/20/2012. 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/hs_g/sfh/hcc/fc/index.cfm?webListAction=searchandsearchstate=WA&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/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: 05/10/2013 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 Sale Line: 714-730-2727 Or Login to: <http://wa.qualityloan.com> TS No.: WA-12-516204-SH A-4385393 08/15/2013, 09/05/2013

NONPROBATE NOTICE TO CREDITORS
IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR SPOKANE COUNTY NO. 13401091-9
IN THE MATTER OF WILLIAM WYANT Deceased
WASHINGTON TRUST BANK, the undersigned Notice Agent, has elected to give notice to creditors of the decedent above named under RCW 11.42.020. As of the date of the filing of a copy of this notice with the Clerk of this Court, the Notice Agent has no knowledge of the appointment and qualification of a personal representative in the decedent's estate in the state of Washington or of any other person becoming a notice agent. According to the records of the Clerk of this Court as of 8 a.m. on the date of the filing of this notice with the Clerk, no personal representative of the decedent's

estate had been appointed and qualified and no cause number regarding the decedent had been issued to any other notice agent by the Clerk of this Court under RCW 11.42.010. Persons having claims against the decedent named above must, before the time the claims would be barred by any otherwise applicable statute of limitations, serve their claims on: the Notice Agent if the Notice Agent is a resident of the state of Washington upon whom service of all papers may be made; the Non-probate Resident Agent for the Notice Agent, if any; or the attorneys of record for the Notice Agent at the respective address in the state of Washington listed 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 11.42.030 or RCW 11.42.050, the claim will be forever barred. This bar is effective as to all assets of the decedent that were subject to satisfaction of the decedent's general liabilities immediately before the decedent's death regardless of whether those assets are or would be assets of the decedent's probate estate or non-probate assets of the decedent's probate estate or non-probate assets of the decedent. DATE OF FILING OF THIS NOTICE WITH THE CLERK OF THE COURT: August 8, 2013 DATE OF FIRST PUBLICATIONS OF THIS NOTICE: August 22, 2013 The notice agent declares under penalty of perjury under the laws of the state of Washington on August 7th, 2013 at Spokane, Washington that the foregoing is true and correct. /s/ Tim Donnelly, Tim Donnelly, Trust Officer Washington Trust Bank Trust Dept. PO Box 2127 Spokane, WA 99210-2127 August 22, 29 and September 5, 2013

