

16-2-03164-0  
OTHER 73  
Other  
1491781

FILED

The Honorable Millie Judge

JUN 23 AM 9:17

Noted: 6/23/2017



SONYA KRASKI  
COUNTY CLERK

**IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON  
FOR THE COUNTY OF SNOHOMISH**

MICHAEL RAETHER and  
SAVANNA RAETHER,

Plaintiffs,

vs.

DEUTSCHE BANK NATIONAL  
TRUST COMPANY; SELECT  
PORTFOLIO SERVICING, INC.;  
UNKNOWN INVESTORS IN HSI  
ASSET SECURITIZATION  
CORPORATION TRUST 2007-HE1,

Defendant.

Case No.: 16-2-03164-0

**RAETHERS' EVIDENCE THERE  
WAS NO TYPOGRAPHICAL ERROR  
WHEN STOEL RIVES DESCRIBED  
TRUSTEE AS "DEUTSCHE BANK  
NATIONAL TRUST, COMPANY" IN  
ITS REPLY FILED YESTERDAY**

**THIS EVIDENCE HAS BEEN FILED  
THIS MORNING AND WILL BE  
USED AT ORAL ARGUMENT**

Attached hereto is a certified copies of the following documents for consideration by the court:


Document Type	Auditor's File Number
Corporate Assignment of Deed of Trust	201305080327
Notice of Trustees Sale	201306200361
Notice of Trustees Sale	201410210388
Notice of Trustees Sale	201503310986
Notice of Trustees Sale	201601120414

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Each of these documents were obtained from the Snohomish County Auditor's office and certified by same.

Dated this 23rd Day of June 2017.

Avery Huffard sign for Scott E. Stafne as authorized by email

By:   
Scott E. Stafne WSBA# 6964

STAFNE LAW FIRM  
239 N Olympic Avenue  
Arlington, WA 98223  
(360) 403-8700

1  
2  
3 **DECLARATION OF SERVICE**  
4


5 I, Avery Hufford, certify under penalty of perjury under the laws of the State of  
6 Washington that the foregoing is true and correct:

- 7 1. At all times hereinafter mentioned I am a citizen of the United States of  
8 America, a resident of the State of Washington, over the age of eighteen  
9 years, not a party to the above-entitled action, and competent to be a witness  
10 herein.  
11 2. That on the 23rd day of June, 2017, I caused to be served the foregoing to  
12 the parties noted below at the scheduled hearing at 9:30 on this date:

13  
14 Vanessa Soriano Power  
15 STOEL RIVES LLP  
16 600 University Street, Suite 3600  
17 Seattle, WA 98101  
18 [vanessa.power@stoel.com](mailto:vanessa.power@stoel.com)

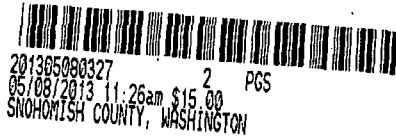
19 John Glowney  
20 STOEL RIVES LLP  
21 600 University Street, Suite 3600  
22 Seattle, WA 98101  
23 [john.glowney@stoel.com](mailto:john.glowney@stoel.com)

24 DATED this 23rd day of June, 2017 at Arlington, Washington.

25  
26 BY:   
27 Avery Hufford, Paralegal  
28 STAFNE LAW FIRM

When Recorded Return To:

BILL KOCH  
SELECT PORTFOLIO SERVICING, INC.  
3815 SOUTH WEST TEMPLE  
SALT LAKE CITY, UT 84115



**CORPORATE ASSIGNMENT OF DEED OF TRUST**

Snohomish, Washington REFERENCE #: 424529204 "RAETHER"

INVESTOR #: N22

Assignment Prepared on: April 30th, 2013.

Assignor: BANK OF AMERICA NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP BY **SELECT PORTFOLIO SERVICING, INC.**, FKA FAIRBANKS CAPITAL CORP. ITS ATTORNEY IN FACT at c/o SELECT PORTFOLIO SERVICING, INC., 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115.

Assignee: **DEUTSCHE BANK NATIONAL TRUST, COMPANY**, AS TRUSTEE FOR THE HOLDERS OF HSI ASSET SECURITIZATION CORPORATION TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1 at C/O SELECT PORTFOLIO SERVICING, INC. 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115.

Executed By: MICHAEL J RAETHER, AND SAVANNA R RAETHER, HUSBAND AND WIFE To: DECISION ONE MORTGAGE COMPANY, LLC.

Date of Deed of Trust. 10/16/2006 Recorded: 11/22/2006 as Instrument No.: 200611221154 In Snohomish County, State of Washington

Property Address: 17310 79TH ST, ARLINGTON, WA 98223

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of Trust having an original principal sum of \$328,000 00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and also the said property unto the said Assignee forever, subject to the terms contained in said Deed of Trust IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

BANK OF AMERICA NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP BY SELECT PORTFOLIO SERVICING, INC., FKA FAIRBANKS CAPITAL CORP. ITS ATTORNEY IN FACT  
On MAY 01 2013

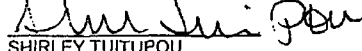
By:   
BILL KOCH, DOCUMENT CONTROL OFFICER



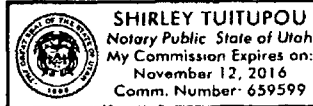
STATE OF UTAH  
COUNTY OF SALT LAKE

On MAY 01 2013, before me, SHIRLEY TUITUPOU, a Notary Public in and for SALT LAKE in the State of UTAH, personally appeared BILL KOCH, DOCUMENT CONTROL OFFICER, BANK OF AMERICA NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP BY SELECT PORTFOLIO SERVICING, INC., FKA FAIRBANKS CAPITAL CORP. ITS ATTORNEY IN FACT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



SHIRLEY TUITUPOU  
Notary Expires: 11/12/2016 #659599



(This area for notarial seal)

STATE OF WASHINGTON }  
COUNTY OF SNOHOMISH } ss

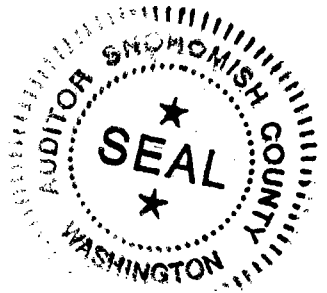
I, Carolyn Weikel, Snohomish County Auditor,  
do hereby certify that the foregoing instrument is a  
true and correct copy of the document now on file  
or recorded in my office.

In witness whereof, I hereunto set my hand this

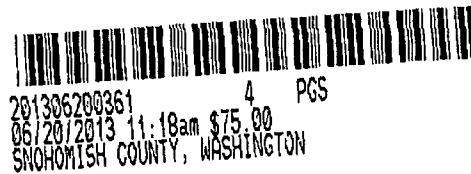
22nd day of June 2017

CAROLYN WEIKEL, County Auditor

[Signature] Deputy



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



File No.: 7236.23552  
Grantors: Northwest Trustee Services, Inc.  
**Deutsche Bank National Trust, Company**, as Trustee for the holders of HSI Asset  
Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series  
2007-HE1  
Grantee: Michael J. Raether and Savanna R. Raether, husband and wife  
Ref to DOT Auditor File No.: 200611221154  
Tax Parcel ID No.: 01017900004500  
Abbreviated Legal: LOT 45, MAGNOLIA ESTATES, SNOHOMISH CO., WA

**Notice of Trustee's Sale**

Pursuant to the Revised Code of Washington 61.24, et seq.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME**

You have only 20 DAYS from the recording date of this notice to pursue mediation.

**DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW** to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

**SEEKING ASSISTANCE**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **October 25, 2013**, at 10:00 AM. On the steps in front of the north entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave. in the City of Everett, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SNOHOMISH, State of Washington:

Lot 45, Plat of Magnolia Estates according to the Plat thereof recorded under Snohomish County Auditor's file number 200410225003, records of Snohomish County, Washington.

Commonly known as: 17310 79th Street AKA 17310 79th Drive Northeast  
Arlington, WA 98223

which is subject to that certain Deed of Trust dated 10/16/06, recorded on 11/22/06, under Auditor's File No. 200611221154, records of SNOHOMISH County, Washington, from Michael J Raether and Savanna R Raether, Husband And Wife, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Decision One Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by Select Portfolio Servicing, Inc., FKA Fairbanks Capital One Corp. to Deutsche Bank National Trust, Company, as Trustee for the holders of HSI Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1, under an Assignment/Successive Assignments recorded under Auditor's File No. 20130508327.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate as of 6/18/2013
Monthly Payments		\$155,591.03
Late Charges		\$0.00
Lender's Fees & Costs		\$419.79
Total Arrearage	\$156,010.82	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$384.60
Title Report		\$831.00
Statutory Mailings		\$10.54
Recording Costs		\$43.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	\$1,339.14	
Total Amount Due:		\$157,349.96

Other known defaults as follows:



IV.

The sum owing on the Obligation is: Principal Balance of \$328,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on October 25, 2013. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 10/14/13 (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 10/14/13 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 10/14/13 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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):

NAME AND ADDRESS

Michael J Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

Savanna R Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

by both first class and certified mail, return receipt requested on 03/06/13, proof of which is in the possession of the Trustee; and on 03/07/13 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

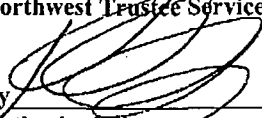
X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustec.com](http://www.northwesttrustec.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 6/18/2013

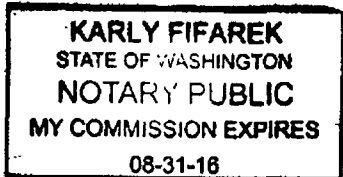
Date Executed: 6-18-13  
Northwest Trustee Services, Inc., Trustee

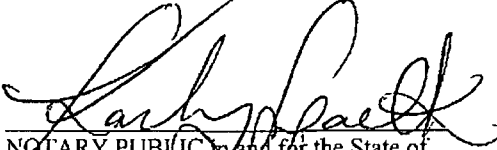
By   
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Kathy Taggart  
(425) 586-1900

STATE OF WASHINGTON     )  
  ) ss.  
COUNTY OF KING         )

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 6-18-13



  
NOTARY PUBLIC in and for the State of  
Washington, residing at ISSAQUAH  
My commission expires 8-31-16

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC  
FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-  
1900 FAX (425) 586-1997

File No: 7236.23552  
Client: Select Portfolio Servicing, Inc.  
Borrower: RAETHER, MICHAEL and SAVANNA

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.

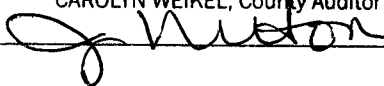
STATE OF WASHINGTON }  
COUNTY OF SNOHOMISH } ss

I, Carolyn Weikel, Snohomish County Auditor, do hereby certify that the foregoing instrument is a true and correct copy of the document now on file or recorded in my office.

In witness whereof, I hereunto set my hand this

22nd day of June 20 17

CAROLYN WEIKEL, County Auditor

 Deputy



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

File No.: 7236.23552  
Grantors: Northwest Trustee Services, Inc.  
**Deutsche Bank National Trust, Company**, as Trustee for the holders of HSI  
Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through  
Certificates, Series 2007-HE1  
Grantee: Michael J. Raether and Savanna R. Raether, husband and wife  
Ref to DOT Auditor File No.: 200611221154  
Tax Parcel ID No.: 01017900004500  
Abbreviated Legal: LOT 45, MAGNOLIA ESTATES, SNOHOMISH CO., WA

**Notice of Trustee's Sale**

Pursuant to the Revised Code of Washington 61.24, et seq.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME**

You have only 20 DAYS from the recording date of this notice to pursue mediation.

**DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW** to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

**SEEKING ASSISTANCE**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

201410210388

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **February 20, 2015**, at 10:00 AM. On the steps in front of the north entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave. in the City of Everett, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SNOHOMISH, State of Washington:

Lot 45, Plat of Magnolia Estates according to the Plat thereof recorded under Snohomish County Auditor's file number 200410225003, records of Snohomish County, Washington.

Commonly known as: 17310 79th Street AKA 17310 79th Drive Northeast  
Arlington, WA 98223

which is subject to that certain Deed of Trust dated 10/16/06, recorded on 11/22/06, under Auditor's File No. 200611221154, records of SNOHOMISH County, Washington, from Michael J Raether and Savanna R Raether, Husband And Wife, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Decision One Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by Select Portfolio Servicing, Inc., FKA Fairbanks Capital One Corp. to Deutsche Bank National Trust, Company, as Trustee for the holders of HSI Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1, under an Assignment/Successive Assignments recorded under Auditor's File No. 20130508327.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate as of 10/13/2014
Monthly Payments	\$201,723.26
Late Charges	\$0.00
Lender's Fees & Costs	\$14.87
Total Arrearage	\$201,738.13

<b>Trustee's Expenses</b>		
<b>(Itemization)</b>		
Trustee's Fee		\$700.00
Title Report		\$0.00
Statutory Mailings		\$10.54
Recording Costs		\$0.00
Postings		\$70.00
Sale Costs		\$500.00
Total Costs	<u>\$1,280.54</u>	
 Total Amount Due:		 \$203,018.67

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$328,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on February 20, 2015. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 02/09/15 (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 02/09/15 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 02/09/15 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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):

NAME AND ADDRESS

Michael J Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

Savanna R Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

by both first class and certified mail, return receipt requested on 03/06/13, proof of which is in the possession of the Trustee; and on 03/07/13 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

**NOTICE TO OCCUPANTS OR TENANTS** - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 10/13/2014

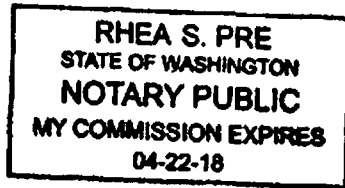
Date Executed: 10/17/14  
Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott  
Authorized Signature  
13555 SE 36<sup>TH</sup> ST. SUITE 100  
BELLEVUE, WA 98006  
**Contact: Vonnie McElligott**  
**(425) 586-1900**

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that VONNIE McELLIOTT is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: OCTOBER 17, 2014



A handwritten signature in black ink, appearing to be "Rhea S. Pre".

NOTARY PUBLIC in and for the State of  
Washington, residing at Bellevue  
My commission expires 11/21/18

NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36<sup>TH</sup> ST. SUITE 100, BELLEVUE, WA 98006  
PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7236.23552

Borrower: Raether, Michael J. and Savanna R.

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.



STATE OF WASHINGTON }  
COUNTY OF SNOHOMISH } ss

I, Carolyn Weikel, Snohomish County Auditor,  
do hereby certify that the foregoing instrument is a  
true and correct copy of the document now on file  
or recorded in my office.

In witness whereof, I hereunto set my hand this

22nd day of June 2017

CAROLYN WEIKEL, County Auditor

J. Nulton Deputy



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

File No.: 7236.23552  
Grantors: Northwest Trustee Services, Inc.  
**Deutsche Bank National Trust, Company**, as Trustee for the holders of HSI  
Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through  
Certificates, Series 2007-HE1  
Grantee: Michael J. Raether and Savanna R. Raether, husband and wife  
Ref to DOT Auditor File No.: 200611221154  
Tax Parcel ID No.: 01017900004500  
Abbreviated Legal: LOT 45, MAGNOLIA ESTATES, SNOHOMISH CO., WA

Notice of Trustee's Sale  
Pursuant to the Revised Code of Washington 61.24, et seq.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME**

You have only 20 DAYS from the recording date of this notice to pursue mediation.

**DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW** to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

**SEEKING ASSISTANCE**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

201503310986

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **July 31, 2015**, at 10:00 AM. On the steps in front of the north entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave. in the City of Everett, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SNOHOMISH, State of Washington:

Lot 45, Plat of Magnolia Estates according to the Plat thereof recorded under Snohomish County Auditor's file number 200410225003, records of Snohomish County, Washington.

Commonly known as: 17310 79th Street AKA 17310 79th Drive Northeast  
Arlington, WA 98223

which is subject to that certain Deed of Trust dated 10/16/06, recorded on 11/22/06, under Auditor's File No. 200611221154, records of SNOHOMISH County, Washington, from Michael J Raether and Savanna R Raether, Husband And Wife, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Decision One Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by Select Portfolio Servicing, Inc., FKA Fairbanks Capital One Corp. to Deutsche Bank National Trust, Company, as Trustee for the holders of HSI Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1, under an Assignment/Successive Assignments recorded under Auditor's File No. 20130508327.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate as  
of 03/24/2015. If  
reinstating after this date,  
please contact NWTS for  
the exact reinstatement  
amount.

Monthly Payments		\$216,228.91
Late Charges		\$0.00
Lender's Fees & Costs		\$14.87
Total Arrearage	\$216,243.78	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$700.00
Title Report		\$0.00
Statutory Mailings		\$10.54
Recording Costs		\$0.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	\$780.54	
 Total Amount Due:		\$217,024.32

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$328,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on July 31, 2015. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 07/20/15 (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 07/20/15 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 07/20/15 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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):

NAME AND ADDRESS

Michael J Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

Savanna R Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

by both first class and certified mail, return receipt requested on 03/06/13, proof of which is in the possession of the Trustee; and on 03/07/13 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

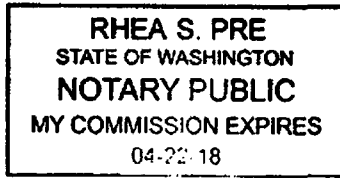
Date Executed: 3/28/15  
Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott  
Authorized Signature  
13555 SE 36<sup>TH</sup> ST. SUITE 100  
BELLEVUE, WA 98006  
Contact: Vonnie McElligott  
(425) 586-1900

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that YONNIE McELWEDTI is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: MAR 25 2015



NOTARY PUBLIC in and for the State of  
Washington, residing at KENTON  
My commission expires 4/22/18

**NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36<sup>TH</sup> ST. SUITE 100, BELLEVUE, WA 98006  
PHONE (425) 586-1900 FAX (425) 586-1997**

**File No: 7236.23552**

**Borrower: Raether, Michael J. and Savanna R.**

**SERVING WA, OR, ID, CA, NV, AZ, MT**

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

STATE OF WASHINGTON }  
COUNTY OF SNOHOMISH } ss

I, Carolyn Weikel, Snohomish County Auditor,  
do hereby certify that the foregoing instrument is a  
true and correct copy of the document now on file  
or recorded in my office.

In witness whereof, I hereunto set my hand this

22nd day of June 2017

CAROLYN WEIKEL, County Auditor

[Signature] Deputy



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

201601120414

File No.: <sup>130034843</sup> 7236.23552  
Trustee: Northwest Trustee Services, Inc.  
Grantors: Michael J. Raether and Savanna R. Raether, husband and wife  
Grantee: **Deutsche Bank National Trust, Company**, as Trustee for the holders of HSI Asset  
Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1  
Ref to DOT Auditor File No.: 200611221154  
Tax Parcel ID No.: 01017900004500  
Abbreviated Legal: LOT 45, MAGNOLIA ESTATES, SNOHOMISH CO., WA

Notice of Trustee's Sale  
Pursuant to the Revised Code of Washington 61.24, et seq.

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**DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW** to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

**SEEKING ASSISTANCE**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<http://www.hud.gov/offices/hsp/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On May 13, 2016, at 10:00 AM. On the steps in front of the north entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave. in the City of Everett, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SNOHOMISH, State of Washington:



Lot 45, Plat of Magnolia Estates according to the Plat thereof recorded under Snohomish County Auditor's file number 200410225003, records of Snohomish County, Washington.

Commonly known as: 17310 79th Street AKA 17310 79th Drive Northeast  
Arlington, WA 98223

which is subject to that certain Deed of Trust dated 10/16/06, recorded on 11/22/06, under Auditor's File No. 200611221154, records of SNOHOMISH County, Washington, from Michael J Raether and Savanna R Raether, Husband And Wife, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Decision One Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Bank of America, National Association Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by Select Portfolio Servicing, Inc., FKA Fairbanks Capital Corp. to Deutsche Bank National Trust, Company, as Trustee for the holders of HSI Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1, under an Assignment/Successive Assignments recorded under Auditor's File No. 20130508327.

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

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate as of 01/04/2016. If reinstating after this date, please contact NWTS for the exact reinstatement amount.
Monthly Payments		\$245,240.21
Late Charges		\$0.00
Lender's Fees & Costs		\$6,301.49
Total Arrearage	\$251,541.70	
Trustee's Expenses (Itemization)		<u>\$0.00</u>
Total Costs		
Total Amount Due:		\$251,541.70

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$328,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on May 13, 2016. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 05/02/16 (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 05/02/16 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 05/02/16 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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):

NAME AND ADDRESS

Michael J Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

Savanna R Raether  
17310 79th Street  
aka 17310 79th Drive Northeast  
Arlington, WA 98223

by both first class and certified mail, return receipt requested on 03/06/13, proof of which is in the possession of the Trustee; and on 03/07/13 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

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The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

Date Executed: 1/11/16  
Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott  
Authorized Signature  
13555 SE 36<sup>TH</sup> ST. SUITE 100  
BELLEVUE, WA 98006  
Contact: Vonnie McElligott  
(425) 586-1900

STATE OF WASHINGTON     )  
  ) ss.  
COUNTY OF KING         )

I certify that I know or have satisfactory evidence that Vonnie McElligott is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: January 11, 2016

KINDRA MEDGARD  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
03-21-16

[Signature]  
NOTARY PUBLIC in and for the State of  
Washington, residing at Buckley  
My commission expires 03-21-2016

NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36<sup>TH</sup> ST. SUITE 100, BELLEVUE, WA 98006 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7236.23552  
Borrower: Raether, Michael J. and Savanna R.

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.

STATE OF WASHINGTON } ss  
COUNTY OF SNOHOMISH }

I, Carolyn Weikel, Snohomish County Auditor,  
do hereby certify that the foregoing instrument is a  
true and correct copy of the document now on file  
or recorded in my office.

In witness whereof, I hereunto set my hand this

22nd day of June 2017

CAROLYN WEIKEL, County Auditor

J. Austin Deputy

