

FILED FOR RECORD AT THE  
REQUEST OF/RETURN TO:  
Craig E. Cammock  
Law Office of Craig E. Cammock  
P.O. Box 836 / 415 Pine Street  
Mount Vernon, WA. 98273



200312090045  
Skagit County Auditor

12/9/2003 Page 1 of 5 10:17AM

### NOTICE OF TRUSTEE'S SALE

Reference Number: 200004040007  
Grantor (s): CRAIG E. CAMMOCK, TRUSTEE  
Grantee (s): VIRGINIA LEE SUMMERS, a single woman  
THE PUBLIC  
Additional Grantor(s) on page(s):  
Additional Grantee(s) on page(s):  
Abbreviated Legal: Lot 8, Blk 1, West Golf Add.  
Additional Legal on page(s):  
Assessor's Tax Parcel Nos: 4006-001-008-0006/P69379

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **MARCH 26, 2004, at the hour of 10:00 a.m.** at the entrance/front steps of the Skagit County Courthouse, 205 W. Kincaid Street, City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Pierce, State of Washington, to-wit:

Lot 8, Block 1, "West Golf Addition to Similk Beach" as per plat recorded in Volume 5 of Plats, page 6, records of Skagit County, Washington,

Situate in Skagit County, Washington.

which is subject to that certain Deed of Trust dated March 20, 2000, recorded April 4, 2000, under Auditor's File No. 200004040007, records of Skagit County, Washington, from Virginia Summers, a single woman, as Grantor, to First American Title Company, a Washington corporation, as Trustee, to secure an obligation in favor of Marz & Ken Enterprises, a Washington corporation, as beneficiary. Craig E. Cammock, Attorney at Law, is now Trustee by reason of an Appointment of Successor Trustee dated October 23, 2003. The sale will be made without any warranty concerning the title to, or the condition of, the property.

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.

III.

The default(s) for which this foreclosure is made are as follows:

Currently Due to Reinstate:

**Arrearages:**

Payment due 8/1/03:	\$ 1,370.33
Late fee:	68.52
Payment due 9/1/03:	1,370.33
Late fee:	68.52
Payment due 10/1/03:	1,370.33
Late fee:	68.52
Payment due 11/1/03:	1,370.33
Late fee:	68.52
Payment due 12/1/03:	<u>1,370.33</u>

Delinquent monthly payments, including late fees: **\$ 7,125.73**

Payment of real property taxes for the years 2002 and 2003 were not made pursuant to the terms of the Deed of Trust. The amount in arrears is **\$3,281.49, plus interest and penalty.**

**Costs and Fees:**

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust:

Trustee's or Attorney's Fees:	\$ 1,500.00
Title Report:	588.06
Service/Posting of Foreclosure Notices:	100.00
Long Distance Telephone Charges:	25.00
Recording fees:	65.00
Statutory mailing costs:	50.00
Photocopies:	<u>20.00</u>
<b>Subtotal:</b>	<b>\$ 2,348.06</b>

**Total Current Estimated Reinstatement Amount: \$12,755.28**



**Additional Arrearages:**

Late fee (December, 2003)	\$ 68.52
Payment due 1/1/04:	1,370.33
Late fee:	68.52
Payment due 2/1/04:	1,370.33
Late fee:	68.52
Payment due 3/1/04:	1,370.33
Late fee:	68.52
<b>Subtotal:</b>	<b>\$ 4,385.07</b>

**Additional Costs and Fees:**

Additional trustees' or attorney's fees	-----
Publication costs	\$ 650.00
<b>Subtotal:</b>	<b>\$ 5,035.07</b>

**Total Estimated Reinstatement Amount as of March 15, 2004: \$17,790.35**

**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal approximately **\$100,540.40** as of November 6, 2003, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust and 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on **March 26, 2004**. The default(s) referred to in paragraph III must be cured by **March 15, 2004** to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before **March 15, 2004** the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after **March 15, 2004** and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance 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. This is an attempt to collect a debt and any information will be used for that purpose.

**VI.**

A written notice of default was transmitted by the Beneficiary or Successor Trustee to the Borrower and Grantor at the following addresses:



VIRGINIA SUMMERS  
18008 15<sup>th</sup> Avenue, N.E. #305  
Seattle, WA 98002

VIRGINIA SUMMERS  
P. O. Box 1957  
Mount Vernon, WA 98273

VIRGINIA SUMMERS  
13323 North Green Street  
Anacortes, WA 98221

by both first class and certified mail on October 27, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 27, 2003, when 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 Grantors and all those who hold by, through or under the Grantors of all their interest in the above-described 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 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 and tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.



## NOTICE TO GUARANTORS

Dated: December 1, 2003.

Dated: ~~December 1, 2003.~~

