

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



200404130010

Skagit County Auditor

4/13/2004 Page 1 of 6 9:31AM

### NOTICE OF TRUSTEE'S SALE

---

Reference Number: 199909100062  
Grantor (s): CRAIG E. CAMMOCK, TRUSTEE  
Grantee (s): SUSAN TINGELSTAD, an unmarried woman  
THE PUBLIC  
Additional Grantor(s) on page(s):  
Additional Grantee(s) on page(s):  
Abbreviated Legal: Lot 41, Widnor Drive  
Additional Legal on page(s):  
Assessor's Tax Parcel Nos: 3771-000-041-0002/P54922

---

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **July 16, 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 Skagit, State of Washington, to-wit:

Lot 41, "WIDNOR DRIVE," as per plat recorded in Volume 9 of Plats, page 104, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, Washington.

Commonly known as: 125 Widnor Drive  
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated September 10, 1999 and recorded September 10, 1999 under Auditor's File No. 199909100062, records of Skagit County, Washington, from Susan Tingelstad, an unmarried woman, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Keith S. Johnson and Alison R. Johnson, husband and wife, as beneficiaries. Craig E. Cammock, Attorney at Law, is now

Trustee by reason of an Appointment of Successor Trustee dated April 20, 2001 and recorded April 24, 2001. 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 1/10/04:	\$ 650.00
Payment due 2/10/04:	650.00
Payment due 3/10/04:	650.00
Payment due 4/10/04:	<u>650.00</u>

Delinquent monthly payments: **\$2,600.00**

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 **\$2,814.15**.

**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:	496.34
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>\$ 2,256.34</b>

**Total Current Estimated Reinstatement Amount: \$ 7,670.49**



**Additional Arrearages:**

Payment due 5/10/04:	\$ 650.00
Payment due 6/10/04:	<u>650.00</u>
<b>Subtotal:</b>	<b>\$ 1,300.00</b>

**Additional Costs and Fees:**

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

**Total Estimated Reinstatement Amount as of July 5, 2004: \$ 9,620.49**

Additional default(s) for which this foreclosure is made, not including defaults specified above, are as follows:

a. Judgment against Susan L. Tingelstad and John Doe Tingelstad and their marital community in favor of First Select Corporation in the amount of \$4,695.51, plus costs and interest, Skagit County Superior Court Case Number 00 2 01171 0, Judgment Number 00 9 01169 3.

b. Lien claimed by the City of Mount Vernon against Susan Tingelstad in the amount of \$388.29, recorded on September 10, 2002, Skagit County Auditor's Recording Number 200209100022.

c. Lien claimed by the City of Mount Vernon against Susan Tingelstad in the amount of \$388.29, recorded on March 13, 2003, Skagit County Auditor's Recording Number 200303130116.

d. Lien claimed by the City of Mount Vernon against Susan Tingelstad in the amount of \$388.29, recorded on October 2, 2003 under Skagit County Auditor's Recording Number 200310020200.

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults. Any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.



200404130010

Skagit County Auditor

Other Default:

Action to Cure Default:

Judgments:

Deliver to Successor Trustee written proof that all senior judgments are paid current and that no other defaults exist.

Liens:

Deliver to Successor Trustee written proof that all senior liens are paid current and that no other defaults exist.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal approximately **\$77,240.03** as of December 31, 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 **July 16, 2004**. The default(s) referred to in paragraph III must be cured by **July 5, 2004** (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before **July 5, 2004** (11 days before the sale date) 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 **July 5, 2004** (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 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 address:

Susan L. Tingelstad  
125 Widnor Drive  
Mount Vernon, WA 98273

by both first class and certified mail on February 19, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 19, 2004, 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.

XI.

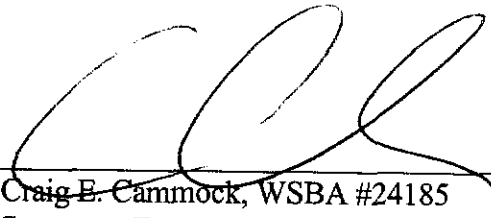
NOTICE TO GUARANTORS

If this Notice is being mailed or directed to any Guarantor, said Guarantor should be advised that: (1) the Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the Deed of Trust; (2) the Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the Grantor in order to avoid the trustee's sale; (3) the Guarantor will have no right to redeem the property after the trustee's sale; (4) subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and (5) in any action for a deficiency, the



Guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale.

Dated: April 12, 2004.

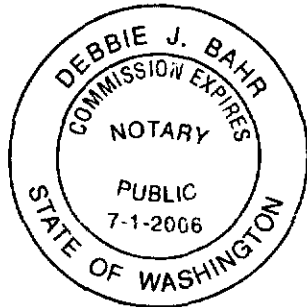
  
Craig E. Cammock, WSBA #24185

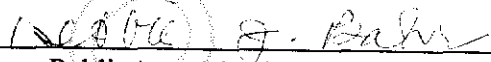
Successor Trustee  
P.O. Box 836  
415 Pine Street  
Mount Vernon, WA 98273  
(360) 336-1000

State of Washington )  
                                  ) ss  
County of Skagit )

I certify that I know or have satisfactory evidence that Craig E. Cammock is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: April 12, 2004



  
Notary Public in and for the State of Washington  
Printed Name: Debbie J. Bahr  
My appointment expires: 07/01/06



200404130010  
Skagit County Auditor