After recording, return to CUDWIGSON, THOMPSON, HAYES & BELL Bellingham Towers, Suite 170 119 No. Commercial, P.O. Box 399 Bellingham, WA. 98227 (360) 734-2000



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CHICAGO TITLE ICG32794

DOCUMENT:

NOTICE OF TRUSTEE'S SALE

GRANTOR: SCHWEIKERT FAMILY TRUST/Paul Schweikert III and Stacey Schweikert, Trustees

GRANTEE: HORIZON BANK

ABBREVIATED LEGAL: Lot B, Skagit Co. Short Plat No. 99-0018, being Ptn NW NW 13-35-5

PARCEL NO .:

350513-0-002-0100

AF#200104200002

NOTICE OF TRUSTEE'S SALE

TO: SCHWEIKERT FAIMILY TRUST/ Paul Schweikert III and Stacey Schweikert 29148 Outlook Lane Sedro Woolley, WA 98284-8417

1.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 4th of February, 2005, at the nour of 10:00 a.m., in the Lobby of the Skagit County Courthouse, 205 Kincaid Street, in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, to-wit:

Lot B of Short Plat No. 99-0018, approved December 14, 1999, recorded December 14, 1999, as Auditor's File No. 199912140098, records of Skagit County, Washington and being a portion of the Northwest 1/4 of Section 13, Township 35 North, Range 5 East of W.M.

TOGETHER with a non-exclusive easement for ingress, egress and utilities, over and across the existing driveway located on and shown on Lot C of said Short Plat. TOGETHER with a non-exclusive easement for installation, maintenance and operation of drainfield facilities over, under and through Lot C of Short Plat No.99-0018, approved December 14, 1999 and recorded under Auditor's File No. 199912140098, records of Skagit County, Washington, described as follows:

Beginning at the intersection of the East line of Lot B of said Short Plat and the South line of the 30 foot wide non-exclusive easement for ingress, egress and utilities to Lot B, as shown on said Short Plat.

Thence South 30° 48'25" West along the East line of said Lot B, a distance of 36.00 feet to the point of beginning of this easement description;

Thence South 64°50'52" East, a distance of 40.00 feet; Thence South 42°17'13" West, a distance of 50.00 feet'

Thence North 64°50'52" West, a distance of 30 feet to the East line of said Lot B; Thence North 30°48'25" East along said East line, a distance of 48.01 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL NO. 350513-2-002-0100

commonly known as 29148 Outlook Lane, Sedro Woolley, WA 98284-8417, which is

subject to that certain Deed of Trust dated April 18, 2001, recorded April 20, 2001 under Skagit County Auditor's File No. 200104200002, of the official records of Skagit County, Washington, with Schweikert Family Trust dated March 18, 999, as Grantor, to Westward Financial Services, as Trustee, to secure an obligation in favor of HORIZON BANK, as Beneficiary. JOHN S. LUDWIGSON has been appointed as Successor Trustee.

11.

No action commenced by the Beneficiary of the Deed of Trust successor 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.

Ш.

The default for which this foreclosure is made is failure to pay when due the following amounts which are now in arrears:

MONTHLY PAYMENTS:

Seven (7) delinquent monthly payments of \$9,364.48 each	\$65,551.36 \$ 7,000.00
Twenty-two (22) late charges of \$468.22 each	\$10,300.84
TOTAL IN ARREARS	\$82 852 20

In addition, any delinquent taxes plus penalties and interest must be paid, proof of payment by receipt from the Skagit County Treasurer's office to be provided to the Trustee.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$964,101.75 plus interest as provided in the Note or other instrument secured, and such other costs and fees as are due under the note or other instrument secured and as are provided by statute.

٧.

The above described property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession or encumbrances, on February 4, 2005. The default referred to in Paragraph III must be cured by January 24, 2005, (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before January 24, 2005 (11 days before the sale date) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantors any time before January 24, 2005 (11 days before the sale date) and before the sale by Borrower, Grantors, or 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

Schweikert Family Trust/ Paul Schweikert III and Stacey Schweikert, Trustees 29148 Outlook Lane, Sedro Woolley, WA 98284-8417

by both first class and certified mail on August 26, 2004, proof of which is in the possession

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of the Trustee; and the Borrower and Grantor were personally served on the 27th of August, 2004, with said written notice of default, or and the notice of default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has in his possession proof of such posting or service.

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 them, 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 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 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 and tenants. After the 20th 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.

DATED: October 🎎, 2004.

JOHN S. LUDWIGSON

Successor Trustee

Bellingham Towers, Suite 170 119 North Commercial Street Bellingham, WA 98225

(360) 734-2000

STATE OF WASHINGTON)

) ss.

COUNTY OF WHATCOM)

I hereby certify that I know or have satisfactory evidence that JOHN'S. LUDWIGSON signed this instrument and acknowledged it to be his free and voluntary act, for the uses and purposes mentioned in the instrument.

DATED: October <u>22</u>, 2004

NOTARY PUBLIC for the State of

Washington

My appointment expires: 9-4-05

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