


After Recording Return to:
CHESTER T. LACKEY
900 DUPONT STREET
BELLINGHAM, WA 98225


200410270080
Skagit County Auditor
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Document Title: Notice of Trustee's Sale
Grantor: Chester T. Lackey, Trustee
Grantee: Ray Zwick and Shelli Zwick, husband and wife
Legal: Lot 19, Blk E, Cape Horn
Parcel # 3868-005-019-001

113793-S
LAND TITLE OF SKAGIT COUNTY

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET. SEQ.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 28th day of January, 2005, at the hour of 10:00 o'clock A. M. at the first floor of the first floor of the Skagit County Courthouse, in the 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 19, Block "E", "Cape Horn on the Skagit", as per plat recorded in Volume 8 of Plats, Pages 92 through 97, inclusive, records of Skagit County, Washington

The postal address of the Property is more commonly known as 7525 North Center Court, Sedro Woolley, Washington.

which is subject to that certain Deed of Trust dated November 3, 2003, recorded November 5, 2003, under Auditor's File No. 200311050004, records of Skagit County, Washington, from RAY ZWICK and SHELLI ZWICK, husband and wife, as Grantors, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of PACIFIC WEST INVESTMENTS, INC., a Washington Corporation, as Beneficiary.

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 defaults for which this foreclosure is made are as follows:

Monthly Payments from June 3, 2004 through October 3, 2004 - \$2,045.35

Reserve Payments from June 3, 2004 through October 3, 2004 - \$ 489.65

Late Charges from June 3, 2004 through October 3, 2004 - \$ 102.25

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$55,615.81, together with interest as provided in the note or other instrument secured from the 11th day of May, 2004. and such other costs and fees as are due under the note or other instrument secured, 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 the 28th day of January, 2005. The defaults referred to in paragraph III must be cured by the 17th day of January, 2005, (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 the 17th day of January, 2005, (11 days before the sale date), the defaults 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 the 17th day of January, 2005, (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.

VI.

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

Ray Zwick and Shelli Zwick
7525 North Center Court
Sedro Woolley, WA 98284

by both first class and certified mail on the 20th day of July, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 22nd day of July, 2004, 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.

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 of all those who hold by, through or under the Grantor 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.

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 59.12RCW.


CHESTER T. LACKEY, Trustee

Battersby Field Professional Building
900 Dupont Street
Bellingham, Washington 98225
Phone: (360) 734-6390



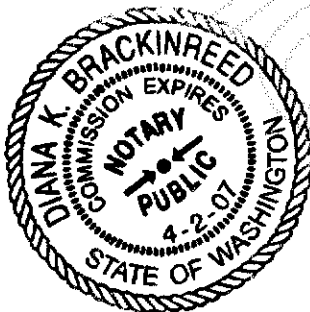
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Skagit County Auditor

STATE OF WASHINGTON)
)ss.
COUNTY OF WHATCOM)

On this 21st day of October, 2004, before me personally appeared CHESTER T. LACKEY, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged to me that he signed the same as his free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN UNDER my hand and official seal the day and year first above written.



Diana K. Brackinreed
NOTARY PUBLIC in and for the State of
Washington, residing at Bellingham.
My Commission Expires 4-2-07.



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