

**AFTER RECORDING MAIL TO:**

Name PACIFIC COAST INVESTMENTS COMPANY  
Address 700 5th Avenue Ste 6010  
City/State Seattle WA 98104



200503100115  
Skagit County Auditor

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**Document Title(s):** (or transactions contained therein)

- 1. NOTICE OF FORECLOSURE
- 2..
- 3.
- 4.

**Reference Number(s) of Documents assigned or released:**

9201030050

Additional numbers on page \_\_\_\_\_ of document

 **First American Title Insurance Company**

83771-2

(this space for title company use only)

**Grantor(s):** (Last name first, then first name and initials)

- 1. GREGORY P. CAVAGNARO - TRUSTEE
- 2.
- 3.
- 4.
- 5.  Additional names on page \_\_\_\_\_ of document

**Grantee(s):** (Last name first, then first name and initials)

- 1. ELMER W. McEWEN
- 2.
- 3.
- 4.
- 5.  Additional names on page \_\_\_\_\_ of document

**Abbreviated Legal Description as follows:** (i.e. lot/block/plat or section/township/range/quarter/quarter)

Lot 3 Block N CAPE HORN ON THE SKAGIT DIV. 2 3-14

Complete legal description is on page \_\_\_\_\_ of document

**Assessor's Property Tax Parcel / Account Number(s):**

P63422 3869-014-003-0002

**NOTE:** *The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.*

# NOTICE OF FORECLOSURE

Pursuant to the Revised Code of Washington,

Chapter 61.24 RCW

The attached Notice of Trustee's Sale is a consequence of default(s) in the obligation to Pacific Coast Investment Company, the Beneficiary of your Deed of Trust and owner of the obligation secured thereby. Unless the default(s) is/are cured, your property will be sold at auction on the 17<sup>th</sup> day of June, 2005.

To cure the default(s), you must bring the payments current, cure any other defaults, and pay accrued late charges and other costs, advances, and attorneys' fees as set forth below by the 6th day of June, 2005 [11 days before the sale date]. To date, these arrears and costs are as follows:

|   | Currently due<br>to reinstate<br>On March 4, 2005<br>\$4,480.38 | Estimated amount that<br>will be due to reinstate<br>On June 6, 2005<br>(11 days before the<br>date set for sale)<br>\$7,553.00 |
|---|---|---|
| Delinquent payments From March 4, 2004,<br>in the amount of \$200 /per mo.: | \$2,400.00  | \$3,200.00  |
| Interest charges in the total amount of:                                    | \$692.08  | \$874.00  |
|   |   | Estimated Amounts   |
| Attorney's Fees:  | \$500.00  | \$1,300.00  |
| Trustee's fee:  | \$0.00  | \$0.00  |
| Trustee's expenses:   | \$0.00  | \$0.00  |
| (Itemization)   |   |   |
| Title report  | \$248.17  | \$516.00  |
| Recording fees  | \$0.00  | \$45.00   |
| Service/Posting of Notices:   | \$40.00   | \$40.00   |
| Postage/Copying expense:  | \$3.00  | \$12.00   |
| Publication   | \$0.00  | \$861.00  |
| Telephone charges   | \$ . . . .  | \$ . . . .  |
| Inspection fees   | \$ . . . .  | \$ . . . .  |
| Taxes   | \$597.21  | \$705.00  |
| .....   | \$ . . . .  | \$ . . . .  |
| <b>TOTALS</b>   | <b>\$888.17</b>   | <b>\$2,179.00</b>   |



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You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the 6<sup>th</sup> day of June, 2005 [11 days before the sale date], by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be made to: LAW OFFICES OF GREGORY P. CAVAGNARO whose address is 11100 NE 8<sup>th</sup> Street, Suite 340, Bellevue, WA., 98004 telephone (425) 637-2609 AFTER THE 6<sup>th</sup> DAY OF June, 2005, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance (\$ 5,917.21) plus accrued interest, costs and advances, if any, made pursuant to the terms of the documents and by curing the other defaults as outlined above.

You may contest this default by initiating court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense.

The court may grant a restraining order or injunction to restrain a trustee's sale pursuant to RCW 61.24.130 upon five days notice to the trustee of the time when, place where, and the judge before whom the application for the restraining order or injunction is to be made. This notice shall include copies of all pleadings and related documents to be given to the judge. Notice and other process may be served on the trustee at:

NAME: Law Office of Gregory P. Cavagnaro  
ADDRESS: 11100 NE 8<sup>th</sup> Street, #340  
Bellevue, WA 98004  
TELEPHONE: (425) 637-2609

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold. The effect of such sale will be to deprive you and all those who hold by,



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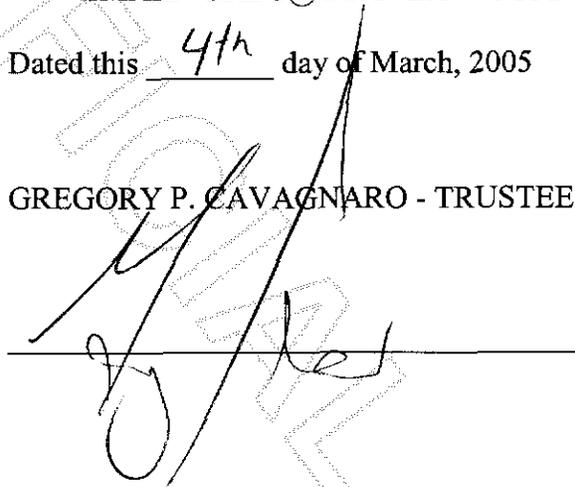
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through or under you of all interest in the property;

LAW OFFICES OF GREGORY P. CAVAGNARO  
11100 NE 8<sup>TH</sup> STREET, SUITE 340  
BELLEVUE, WASHINGTON 98004  
PHONE (425) 637-2609  
FAX (425) 637-0289  
EMAIL GREG@GCAVLAW.COM

Dated this 4<sup>th</sup> day of March, 2005

GREGORY P. CAVAGNARO - TRUSTEE

A handwritten signature in black ink, appearing to read "Gregory P. Cavagnaro", is written over a horizontal line. The signature is slanted and somewhat stylized.

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