

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



200612190050  
Skagit County Auditor

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DOCUMENT:	NOTICE OF TRUSTEE'S SALE
GRANTOR:	Stuart R. Young
BENEFICIARY:	Horizon Bank, a savings bank
ABBREVIATED LEGAL:	Lots 7 & 8, Block 44, 1 <sup>st</sup> Add to Town of Sedro Woolley, Skagit Co., WA
PROPERTY NO.:	P75824

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### NOTICE OF TRUSTEE'S SALE

TO: STUART R. YOUNG  
6611 Casa Del Monte  
Houston, TX 77084

I.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 13<sup>th</sup> day of April, 2007, at the hour of 10:00 a.m., in the Lobby of the Skagit County Courthouse, 205 W. 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:

Lots 7 and 8, Block 44, "First Addition to the Town of Sedro Woolley, in Skagit County, Washington, as per plat recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington, except the East 5 feet of said Lot 8.  
Situate in the City of Sedro Woolley, County of Skagit, State of Washington.

PROPERTY NO. P75824

commonly known as 635 Warner Street, Sedro Woolley, Washington 98284, which is subject to that certain Deed of Trust dated April 27, 1994, recorded May 16, 1994 under Skagit County Auditor's File No. 9405160088, of the official records of Skagit County, Washington, with Stuart R. Young as Grantor, to Westward Financial Service Corporation, as Trustee, to secure an obligation in favor of Horizon Bank, as Beneficiary. JOHN S. LUDWIGSON has been appointed as Successor Trustee.

II.

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.

III.

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 \$608.06 each through December 13, 2006	\$ 4,256.42
Seven (7) delinquent escrow payments of \$158.76 each -----	\$1,111.32
Late charges -----	\$ 162.40
<b>TOTAL IN ARREARS</b>	<b>\$5,530.14</b>

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 \$80,000.00 plus interest as provided in the Note or other instrument secured from April 27, 1994, 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 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 April 13, 2007. The default referred to in Paragraph III must be cured by April 2, 2007, (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before April 2, 2007 (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 April 2, 2007 (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):

6611 Casa Del Monte  
Houston, TX 77084

by both first class and certified mail on October 24, 2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 25th of October, 2006, 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.



