

After Recording, Return to:
Chris Ashcraft
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



200704190096
Skagit County Auditor

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File No. 7886.20212/Cox, Stephanie and John R.
Grantors: Northwest Trustee Services, Inc.
Commonwealth United Mortgage a division of National City Bank
Grantee: Cox, Stephanie and John R.

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On July 20, 2007, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

FIRST AMERICAN TITLE CO.

Tax Parcel ID No.: 3809-401-010-0300

, P116202 91081

Abbreviated Legal: Ptn. Block 1401, "Northern Pacific Addition to Anacortes"

Commencing at the Southeast corner of Lot 4, in Block 1401, "Northern Pacific Addition to Anacortes", according to the plat recorded in Volume 2 of plats, Pages 9 through 11, records of Skagit County, Washington; thence North 69 degrees 42' 24" East 10 feet along the Southerly boundary of Lot 3 in said Block 1401 to the Point of Beginning; thence North 20 degrees 17' 36" West 127.63 feet parallel to the East line of said Lot 4; thence South 69 degrees 42' 24" West 90.00 feet to a point that lies 10 feet East of the East line of Lot 7 is said Block 1401; thence North 20 degrees 17' 48" West 48.82 feet to the North line of said Block 1401 and the South line of the right-of-way of the Great Northern Railway Company; thence North 20 degrees 17' 36" West 135.29 feet to a point on a curve to the right whose radius bears North 23 degrees 56' 41" West 2640.00 feet, with a delta of 01 degrees 56' 00"; thence along said curve to the right 89.09 feet; thence North 67 degrees 59' 20" East 36.39 feet; thence South 32 degrees 01' 28" West 51.01 feet; thence South 20 degrees 17' 36" East 105.09 feet to the North line of said Block 1401; thence South 20 degrees 17' 36" East 23.10 feet; thence North 69 degrees 42' 24" East 17.43 feet; thence South 65 degrees 17' 35" East 24.85 feet; thence South 20 degrees 17' 36" East 140.06 feet to the South boundary of said Block 1401; thence South 69 degrees 42' 24" West 30.00 feet along said boundary to the Point of Beginning. (Also known as Lot 3 of that survey recorded August 12, 2004, under Skagit County Auditor's File No. 200408120020, said survey being a revision of that survey recorded April 23, 1999, under Auditor's File No. 9904230058.).

Commonly known as: 3908 Oakes Avenue
Anacortes, WA 98221

200504250060

which is subject to that certain Deed of Trust dated 04/14/05, recorded on 04/25/05, under Auditor's File No. 200504250060, records of Skagit County, Washington, from Stephanie Cox and John R. Cox, a married couple, as Grantor, to First American Title Insurance Company of Skagit County, as Trustee, to secure an obligation in favor of Commonwealth United Mortgage a division of National City Bank of Indiana, 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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears, for failure to complete construction on the property by 10/10/05 as required by your Construction/Permanent Loan Agreement and/or other defaults:

	Amount due to payoff by 4/19/2007
Principle Balance	\$539,815.00
Interest	\$44,050.38
Lender's Fees & Costs	\$126.00
Total Arrearage	\$583,991.38
Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$1,459.08
Statutory Mailings	\$132.00
Recording Costs	\$48.00
Postings	\$115.00
Sale Costs	\$0.00
Total Costs	<u>\$2,429.08</u>
Total Amount Due:	\$586,420.46

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also 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.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

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

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed



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Waste

Unauthorized sale of property (Due on Sale)

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$539,815.00, together with interest as provided in the note or other instrument secured from 06/01/06, 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 July 20, 2007. The sale may be terminated any time before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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 the non-monetary default as set forth in paragraph III on the terms of the Construction/Permanent Loan Agreement.

VI.

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

NAME AND ADDRESS

Stephanie Cox
3908 Oakes Avenue
Anacortes, WA 98221

Stephanie Cox
17264 Lakeview Boulevard
Mount Vernon, WA 98274

John R. Cox
4383 Metavante Way
Siox Falls, SD 57186

Stephanie Cox
4383 Metavante Way
Siox Falls, SD 57186

John R. Cox
3908 Oakes Avenue
Anacortes, WA 98221

John R. Cox
17264 Lakeview Boulevard
Mount Vernon, WA 98274

by both first class and either certified mail, return receipt requested, or registered mail on 03/19/07, proof of which is in the possession of the Trustee; and on 03/19/07 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their right, title and interest in the above-described property



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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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 4/19/2007

Northwest Trustee Services, Inc., Trustee

By 

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

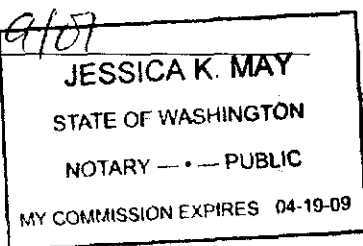
Contact: Chris Ashcraft

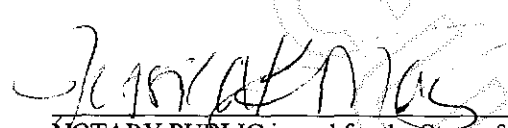
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Chris Ashcraft is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/19/07




NOTARY PUBLIC in and for the State of
Washington, residing at Nashville
My commission expires 4/19/09

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

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File No: 7886.20212

Client: National City Mortgage Co.

Borrower: Cox, Stephanie and John R.

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.



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