

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



200708200155
Skagit County Auditor

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File No. 7763.22740/Schmid, Ursula
Grantors: Northwest Trustee Services, Inc.
Washington Mutual Bank
Grantee: Schmid, Ursula

Notice of Trustee's Sale

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

I.

On **November 26, 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:

Tax Parcel ID No.: 330432-4-001-1016

#200309150206

Abbreviated Legal: Tract IV, Skagit County SP#82-72

Range 4 East, W.M., described as follows: Beginning at the Northeast corner of said subdivision; thence North 88 degrees 50'13" West along the North line of said subdivision, 407.27 feet; thence South 3 degrees 09'49" West parallel with the West line of said subdivision, 332.44 feet to the South line of said subdivision; thence South 88 degrees 52'13" East along said South line, 405.58 feet to the Southeast corner of said subdivision; thence North 3 degrees 27'18" East along the East line of said subdivision 332.36 feet to the point of beginning, also known as Tract IV of Skagit County Shore Plat No. 82-72, approved February 21, 1973. Situate in the County of Skagit, State of Washington. Parcel "B": A non-exclusive easement for access, egress and utilities over and across the Northeast 1/14 of the Southeast 1/4 of Section 32, Township 33 North, Range 4 East, W.M., described as follows: Beginning at the East 1/4 corner of said Section. 32; thence South 3 degrees 44'47" West along the East line of said Section 32, a distance of 363.80 feet thence North 88 degrees 50'13" West a distance of 60.06 feet; thence North 3 degrees 44'47" East, a distance of 363.84 feet to the North line of said subdivision; thence South 88 degrees 46'12" East, a distance of 60.06 feet to the point of beginning. Also together with a non-exclusive easement for access, egress and utilities over and across the aforementioned subdivision being 60 feet

wide and lying 30 feet on each side of the following described line: Beginning at the East 1/4 corner of said Section 32; thence South 3 degrees 44'47" West along the East line of said Section 32, a distance of 393.83 feet to the true point of beginning of said centerline; thence North 88 degrees 50'13" West, a distance of 343.18 feet; thence South 9 degrees 26'38" West, a distance of 272.60 feet; thence North 88 degrees 50'13" West, a distance of 300 feet to the Southwest corner of the Northeast 1/4 of the Northeast 1/4 of the Southeast 1/4 of said Section 32; thence South 3 degrees 27'18" West along the West line of the Southeast 1/4 of the Northeast 1/4 of the Southeast 1/4 of said Section 32, a distance of 528.41 feet; thence North 3 degrees 27'18" East along the West line of the East 1/4 of (East 1/2 by subdivision) of the Northeast 1/4 of the Southeast 1/4 of Section 32, a distance of 890.69 feet to the terminal point of said easement. Situate in the County of Skagit, State of Washington. Parcel "C": A non-exclusive easement for access, egress and utilities over and across the South 30 feet of the South 1/2 of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 32, Township 33 North, Range 4 East, W.M.; the North 30 feet of the North 1/2 of the Southwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 32, Township 33 North, Range 4 East, W.M. Situate in the County of Skagit, State of Washington. Parcel "D": A non-exclusive easement for access, egress and utilities over and across the West 30.00 feet of that portion of the North 330.00 feet at the Northwest 1/4 of the Southwest 1/4 of Section 33, Township 33 North, Range 4 East, W.M., lying Southerly and Westerly of State Highway. Situate in the County of Skagit, State of Washington. Parcel "E": A non-exclusive easement for access, egress and utilities over and across that portion of the Northwest 1/4 the Southwest 1/4 Section 33, Township 33 North, Range 4 East, W.M., described as follows: Beginning at the West 1/4 corner of said Section 33; thence South along the West line of said Section 33, distance of 330.00 feet to the Northwest corner of the Ralph W. Cooper, et ux, property as per Deed recorded June 25, 1971, under Auditor's File No. 754568, being the true of beginning for this easement, thence continue South, a distance of 93.86 feet; thence East, a distance of 30.00 feet; thence North parallel to the West line of said Section 33, a distance of 93.86 feet to the North line of said Cooper Tract; thence West 30:00 feet to the true point of beginning. Situate in the County of Skagit, State of Washington.

Commonly known as: 19790 Bruun Road
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 08/13/03, recorded on 09/15/03, under Auditor's File No. 200309150206, records of Skagit County, Washington, from Ursula Schmid, a single woman, as her separate estate, as Grantor, to Land Title Company, as Trustee, to secure an obligation in favor of Whidbey Island Bank, 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.



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III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 8/18/2007
Monthly Payments	\$3,877.20
Late Charges	\$143.80
Lender's Fees & Costs	(\$187.02)
Total Arrearage	\$3,833.98
Trustee's Expenses (Itemization)	
Trustee's Fee	\$725.00
Title Report	\$950.40
Statutory Mailings	\$29.24
Recording Costs	\$102.00
Postings	\$120.00
Sale Costs	\$0.00
Total Costs	<u>\$1,926.64</u>
 Total Amount Due:	 \$5,760.62

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 of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on Sale)	Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$88,941.90, together with interest as provided in the note or other instrument secured from 03/01/07, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



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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 November 26, 2007. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 11/15/07 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 11/15/07 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 11/15/07 (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 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.

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

Ursula Schmid
19790 Bruun Road
Mount Vernon, WA 98273

Unknown Spouse and/or
Domestic Partner of Ursula Schmid
19790 Bruun Road
Mount Vernon, WA 98273

by both first class and either certified mail, return receipt requested, or registered mail on 07/18/07, proof of which is in the possession of the Trustee; and on 07/18/07 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.

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.



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