

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



200805230126  
Skagit County Auditor

5/23/2008 Page 1 of 4 1:28PM

**File No.:** 7886.20614  
**Grantors:** Northwest Trustee Services, Inc.  
National City Mortgage a division of National City Bank  
**Grantee:** Liya Lutskov and Sergey Lutskov, wife and husband

**Notice of Trustee's Sale**

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

**I. GUARDIAN NORTHWEST TITLE CO.**

94662

On **August 22, 2008**, 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:

**ACCOMMODATION RECORDING ONLY**

Tax Parcel ID No.: 4883-000-167-0000 (P124076)

Abbreviated Legal: Lot 167, "Plat of Eaglemont Phase 1B, Divison Nos. 5 and 6"

Lot 167, "Plat of Ealemont Phase 1B, Division Nos 5 and 6", according to the plat thereof recorded January 10, 2006, under Auditor's File No. 200601100170, Skagit County, Washington.

Commonly known as: 1810 Bakerview Court  
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 12/29/06, recorded on 12/08/06, under Auditor's File No. 200612080144, records of Skagit County, Washington, from Liya Lutskov and Sergey Lutskov wife and husband, as Grantor, to First American Title, as Trustee, to secure an obligation in favor of National City Mortgage a division of National City 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.

### III.

The Beneficiary alleges default of the Deed of Trust for failure to complete construction on your property by 11/19/07 as required by the Construction/Permanent Loan Agreement

Amount due to pay loan in  
full by 05/20/2008

Principal Balance		\$552,000.00
Interest		\$19,758.57
Lender's Fees & Costs		\$114.00
Total Arrearage	\$571,872.57	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$675.00
Title Report		\$1,507.68
Statutory Mailings		\$60.00
Recording Costs		\$60.00
Postings		\$115.00
Sale Costs		\$125.00
Total Costs	\$2,417.68	

Total Amount Due: \$574,290.25

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 \$552,000.00, together with interest as provided in the note or other instrument secured from 11/01/07, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



200805230126  
Skagit County Auditor

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 August 22, 2008. The obligation secured by the Deed of Trust must be satisfied in full before the trustee's sale referenced above. The sale will be discontinued and terminated if at any time before the trustee's sale, the entire balance of the loan secured by the Deed of Trust is fully satisfied, including, without limitation, principal, accrued interest, accrued charges under the loan documents, foreclosure and collection fees and costs and any advances made pursuant to the terms of the loan documents

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

Liya Lutskov  
1810 Bakerview Court  
Mount Vernon, WA 98274

Liya Lutskov  
14231 14th Avenue West  
Lynnwood, WA 98087

Sergey Lutskov  
1810 Bakerview Court  
Mount Vernon, WA 98274

Sergey Lutskov  
14231 14th Avenue West  
Lynnwood, WA 98087

by both first class and either certified mail, return receipt requested, or registered mail on 04/18/08, proof of which is in the possession of the Trustee; and on 04/18/08 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.



200805230126  
Skagit County Auditor

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 05/20/2008

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: 5/22/08

JESSICA K. MAY

STATE OF WASHINGTON

NOTARY — • — PUBLIC

MY COMMISSION EXPIRES 04-19-09

  
NOTARY PUBLIC in and for the State of  
Washington, residing at 1111 1st Ave  
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

0005001548

File No: 7886.20614

Client: National City Mortgage Co.

Borrower: Lutskov, Liya and Sergey

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

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



200805230126

Skagit County Auditor

5/23/2008 Page

4 of

4 1:28PM