

7/8/2008 Page

1 of 4 1:59PM

AFTER RECORDING RETURN TO:

BRADLEY BOSWELL JONES 5440 California Ave. SW SEATTLE WA 98136

REFERENCE #200609280025

GRANTOR(S): Pamela R. Ross, an unmarried individual

GRANTEE(S): Wells Fargo Bank, NA

LEGAL DESCRIPTION: The West 1/2 of Lots 33 and 34, Block 4 "HENSLER"S SECOND ADDITION TO ANACORTES, "as per plat recorded in Volume 3 of Plats, page 55, records of Skagit County, Washington ASSESSOR'S TAX PARCEL ID#: P57448

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET.SEQ.

TO: PAMELA ROSS, 1419 20TH STREET, ANACORTES, WA 98221
TO: OCCUPANTS, 1419 20TH STREET, ANACORTES, WA 98221

THIS DOCUMENT IS SENT FOR THE PURPOSE OF COLLECTING A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Bradley Boswell Jones will on <u>October 10, 2008</u> at the hour of <u>10:00</u> o'clock, A.M., At the main entrance Skagit County Courthouse located at 3rd & Kincaid, in the City of <u>Mount Vernon</u>, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County(ies) of <u>Skagit</u> State of Washington, to-wit: The West 1/2 of Lots 33 and 34, Block 4 "HENSLER"S SECOND ADDITION TO ANACORTES, "as per plat recorded in Volume 3 of Plats, page 55, records of Skagit County, Washington

(commonly known as 1419 20th Street, Anacortes, WA 98221) which is subject to that certain Deed of Trust dated 9/8/06, recorded 9/28/06, under Auditor's File No. 200609280025, records of Skagit County, Washington, from Pamela r. Ross as Grantor, to Wells Fargo Financial National Bank as Trustee, to secure an obligation in favor of Wells Fargo Bank as Beneficiary.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

III.

The default(s) for which this foreclosure is made is/are as follows:

(If default is for other than payment of money, set forth the particulars)

Failure to pay real estate taxes when due; Failure to maintain property insurance, if applicable; Failure to keep property unencumbered, if applicable;

Failure to pay when due the following amounts which are now in arrears:

Monthly Payment:

<u>Various</u> monthly payments; (9/20/07through 7/2/08) \$5054.76 Late Charges:

Various late charges for each monthly payment not made within 5 days of its due date. \$0.00 TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$5054.76

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$83,000.00, together with interest as provided in the note or other instrument secured from the 28 day of September, 2006 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 the 10 day of October 2008. The default(s) referred to in paragraph III must be cured by the 29 day of September, 2008 to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 29 day of September, 2008, the default (s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 29 day of September, 2008 and before the sale by the Grantor or the Grantor's successor in interest 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.

A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following address:

Name

Address

PAMELA ROSS, 1419 20TH STREET, ANACORTES, WA 98221 OCCUPANTS, 1419 20TH STREET, ANACORTES, WA 98221

by both first class and either registered or certified mail on the 30 day of May, 2008, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on the 30 day of May, 2008, with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in paragraph 1 above, and the Trustee has possession of proof of such service or posting.

VIT.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting if, 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 Grantor and all those who hold by, through or under the Grantor of all their interest in the above-described property.

IX.

Anyone having any objections to the sale on any grounds whatsoever will be afforded an opportunity to be heard objection 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.

Х.

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.

DATED: 13/08

BRADLEY BOSWELL JONES, Successor Trustee

Address: 5440 California Ave. SW

Seattle WA 98136

Telephone: 206/935-1501 Fax: 206/935-1505

7/8/2008 Page

3 of 4 1:59PM

On this day personally appeared before me BRADLEY B. JONES, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 3 day of 3, 2008.

WENDY POPP NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 9, 2012 NOTARY PUBLIC in and for the State of Washington, residing at Edm(Md)

My commission expires: 4-9-1

200807080060 Skagit County Auditor

7/8/2008 Page

4 of

4 1:59PM