



200810170081  
Skagit County Auditor

10/17/2008 Page 1 of 6 11:55AM

**AFTER RECORDING RETURN TO:**

Bishop, White & Marshall, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 98101  
(206) 622-7527

Ref: Symonds, James E. and Lori, 1260.0809431

**LAND TITLE OF SKAGIT COUNTY 130518-1**

**Reference Number(s) of Documents assigned or released: 200701250105**

**Grantor:** Bishop, White & Marshall, P.S.

**Grantee:** James Symonds and Lori Symonds, Husband and Wife

**Abbreviated Legal Description as Follows:** Ptn NW 1/4 of NE 1/4, 9-34-2 E W.M.

**Assessor's Property Tax Parcel/Account Number(s):** 340209-1-001-0201

**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE OF TRUSTEE'S SALE**

I

**NOTICE IS HEREBY GIVEN** that the undersigned Bishop, White & Marshall, P.S. will on February 6, 2009 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

See attached Exhibit A for complete legal description

Together with that certain Marle manufactured home bearing VIN No. H008814ABC and more fully described in that certain Title Elimination document filed with the Auditor of Skagit County, Washington on July 9, 1997 under Recording/Auditor's No. 9707090061 BK1682 PG0439.

which is subject to that certain Deed of Trust dated January 11, 2007, recorded January 25, 2007, under Auditor's File No. 200701250105 records of Skagit County, Washington, from James

NOTICE OF TRUSTEE'S SALE - 1

Fcwantsnofver1.3

Symonds and Lori Symonds, Husband and Wife, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of H & C Internationale, LTD as beneficiary. Said Deed of Trust was assigned on January 25, 2007 to Banner Bank under Auditor's File No. 200701250106. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 default on the obligation secured by the Deed of Trust.

III

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

- i) Failure to pay the following amounts, now in arrears:

Unpaid principal balance payable in full as of 7/12/2008	\$311000.00
Accrued Late Charges	\$ 513.41
Estimated accrued and unpaid interest to 10/15/2008 at 11%	9,027.85
<b>Interest continues to accrue after said date.</b>	
Estimated accrued and unpaid interest from 5/21/08 to 7/12/2008 at 8.5%	3,891.79
Lender's TSG cost	1,085.40
Default Penalty	15,550.00
<b>TOTAL DEFAULT</b>	<b><u>\$341,068.45</u></b>

IV

The sum owing on the obligation secured by the Deed of Trust is: \$311,000.00, together with interest from May 21, 2008 as provided in the note or other instrument, 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 February 6, 2009. The promissory note which is the basis of this foreclosure, became due and payable on July 12, 2008. The sale will be discontinued and terminated if at any time on or before the sale date by the Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance

NOTICE OF TRUSTEE'S SALE - 2

Fcwantsnofver1.3



200810170081

Skagit County Auditor

10/17/2008 Page

2 of

6 11:55AM

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. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank.

VI

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

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on August 20, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on August 20, 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 I above, and the Trustee has possession of proof of such service or posting.

VII

The Trustee whose name and address are set forth 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 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 this 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 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.





## Exhibit A

### PARCEL "A":

Lot 2, Short Plat No. 94-025, entitled "Symonds Short Plat", approved December 22, 1994, recorded January 13, 1995 in Volume 11 of Short Plats, pages 165 and 166, under Auditor's File No. 9501130062 and being a portion of the Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of Section 9, Township 34 North, Range 2 East, W.M.

TOGETHER WITH a non-exclusive easement for ingress egress and utilities as delineated on the face of said Short Plat.

Situate in the County of Skagit, State of Washington.

### PARCEL "B":

That portion of the South  $\frac{1}{2}$  of the Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of Section 9, Township 34 North, Range 2 East, W.M., described as follows:

Beginning at the Northeast  $\frac{1}{4}$  of said South  $\frac{1}{2}$  of the Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$ ;  
thence South 00°47'21" West along the East line of said Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$ , a distance of 500.00 feet;  
thence North 57°29'08" West, a distance of 460.90 feet;  
thence North 00°02'04" East, parallel with the East line of said Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$ , a distance of 250.00 feet to the North line of said South  $\frac{1}{2}$  of the Northwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$ ;  
thence North 89°40'46" East along said North line, a distance of 395.40 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.



200810170081  
Skagit County Auditor

**'Mailing List'**

James Symonds  
13087 Thompson Rd.  
Anacortes, WA 98221

Lori Symonds  
13087 Thompson Rd.  
Anacortes, WA 98221

NOTICE OF TRUSTEE'S SALE - 1

FC-WA-NOD-AffMailing



200810170081  
Skagit County Auditor

10/17/2008 Page

6 of

6 11:56AM