

Filed for Record at Request of:

Paul S. Cosgrove, Esq.
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210



200810230047

Skagit County Auditor

10/23/2008 Page 1 of 4 11:38AM

CHICAGO TITLE COMPANY
ICG46514
Deed of Trust No. 200611090055
Abbrev. Legal: Ptn. Gov. Lot 4, 12-34-3
Tax Assessor's No. 340312-0-042-0011

NOTICE OF TRUSTEE'S SALE PURSUANT TO RCW CHAPTER 61.24 ET. SEQ.

TO: Nicole D. Leger, aka Nicole Leger, 17313 Bennett Road, Mount Vernon, WA 98273
"John Doe" Leger, 17313 Bennett Road, Mount Vernon, WA 98273
Occupants, 17313 Bennett Road, Mount Vernon, WA 98273

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Paul S. Cosgrove, Esq., will on the **6th day of February, 2009**, at the hour of 10:00 o'clock A.M. at inside main lobby Skagit County Courthouse, 205 W. Kincaid St., in the City of Mount Vernon, 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 of Skagit, State of Washington, to-wit:

Beginning at the Northeast corner of Government Lot 4 in Section 12, Township 34 North, Range 3 East of the Willamette Meridian;
thence South 89°19'32" West along the North line of said Government Lot 4, a distance of 65.40 feet to the Northwesterly margin of a 40 foot County road;
thence South 42°39'02" West along said Northwesterly line of County road, a distance of 27.80 feet to the true point of beginning;
thence continuing South 42°39'02" West along said County road margin a distance of 130.57 feet to the intersection of a chain link fence bearing North 69°01'57" West along said fence a distance of 85.24 feet to a 2-inch diameter steel fence post;
thence South 23°13'03" West a distance of 12.70 feet to a 2-inch steel fence post;
thence North 70°38'30" West a distance of 88.43 feet to a fence corner post having fences running Northerly, Southerly and Easterly;
thence North 18°23'55" East along a wire fence a distance of 53.11 feet to the intersection with a wire fence bearing Easterly and Westerly;
thence South 89°24'08" East along said wire fence, a distance of 239.75 feet to the true point of beginning. Situated in Skagit County, Washington.

(The postal address is more commonly known as: 17313 Bennett Road, Mount Vernon, WA 98273)

which is subject to that certain Deed of Trust dated October 27, 2006, recorded November 9, 2006, under Auditor's File No. 200611090055, records of Skagit County, Washington, from Nicole D. Leger, a married woman as her sole and separate property, as Grantor, to Paul S. Cosgrove, Esq., as Trustee, to secure an obligation in favor of Budget Finance Company, as Beneficiary, the beneficial interest in which was assigned to Budget Funding I, LLC, under an Assignment recorded under Auditor's File No. 200701030068.

200701030068

2. 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 in the obligation secured by the Deed of Trust.

3. The default(s) for which this foreclosure is made is/are as follows: Failure to pay when due the following amounts which are now in arrears:

Monthly Payment: 10 monthly payments of \$1,768.80 each
from 1/1/08 through 10/1/08 \$17,688.00

Late Charges of \$88.44 for each monthly payment
not made within 15 days of its due date \$555.64

Escrow Account Deficit/Advances \$6,436.82

**TOTAL MONTHLY PAYMENTS, LATE CHARGES
AND ESCROW ACCOUNT DEFICIT** \$24,680.46

Additional Default: General Taxes for 2007 and 2008 are delinquent to Skagit County Treasurer for general taxes on account No. 340312-0-042-0011 in the amounts of \$1,477.70 and \$3,014.24, respectively, plus interest (contact county for payoff amount). A copy of the receipt of payment from the Auditor is proof of payment.

4. The sum owing on the obligation secured by the Deed of Trust is: Principal \$179,160.05 together with interest as provided in the note or other instrument secured from the 1st day of January 2007, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

5. 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 6th day of February, 2009. The default(s) referred to in paragraph 3 must be cured by the 26th day of January 2009 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 26th day of

2 - NOTICE OF TRUSTEE'S SALE



200810230047
Skagit County Auditor

January 2009 (11 days before the sale date), the default(s) as set forth in paragraph 3 is/are cured and the trustee's fees and costs are paid. The sale may be terminated any time after the 26th day of January 2009 (11 days before the sale date), 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.

6. 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:
Nicole D. Leger, aka Nicole Leger, 17313 Bennett Road, Mount Vernon, WA 98273
"John Doe" Leger, 17313 Bennett Road, Mount Vernon, WA 98273
by both first class and certified mail on the 15th day of September, 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 16th day of September, 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.

7. After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040(1)(b), the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

8. 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.

9. 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.

10. 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.

//

//

3 - NOTICE OF TRUSTEE'S SALE



200810230047

Skagit County Auditor

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated October 20, 2008.

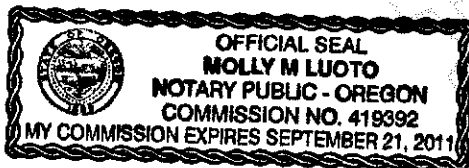
Paul S. Cosgrove
Paul S. Cosgrove, Esq., Trustee
Washington State Bar #14013
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210
Phone: (503) 291-6700
TS #66025-140

STATE OF OREGON

) ss.

County of Multnomah

On this 22 day of October, 2008, before me, personally appeared the above-named Paul S. Cosgrove, Esq., who acknowledged the foregoing instrument to be his voluntary act and deed.



Molly M. Luoto
Notary Public for Oregon
My Commission Expires: 9-21-11

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT NOTICE

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

If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you owe the beneficiary the amount stated in the attached Notice of Trustee's Sale.

If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you are hereby notified that unless you notify this office in writing within thirty (30) days after the receipt of this notice that the validity of this debt, or any portion of it, is disputed, we will assume it to be valid. If you send us written notice that you dispute this debt, or any portion thereof, within 30 days after receipt of this notice, we will obtain verification of the debt, or a copy of the judgment against you, and send you a copy of the verification or judgment. Also, upon your written request within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor if different from the creditor listed above.

Written requests should be addressed to:

Paul S. Cosgrove
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210

4 - NOTICE OF TRUSTEE'S SALE



200810230047
Skagit County Auditor

10/23/2008 Page 4 of 4 11:38AM