



200902110042

Skagit County Auditor

2/11/2009 Page 1 of 6 10:35AM

Document Title: Notice of Default

Reference Number: 200805060060

Grantor(s):  additional grantor names on page \_\_\_

1. James m. Doran
- 2.

Grantee(s):  additional grantee names on page \_\_\_

1. Katie Lawson
2. Public

Abbreviated legal description:  full legal on page(s) \_\_\_

LTS 4, 5 & 6 BIK 12 West Add  
TOWN OF WOOLLEY

Assessor Parcel / Tax ID Number:  additional tax parcel number(s) on page \_\_\_

P77415

**NOTICE OF DEFAULT**  
**AND ELECTION TO FORECLOSE DEED OF TRUST**  
(RCW) 61.24. ET.SEQ.

**YOU SHOULD TAKE CARE TO PROTECT YOUR INTEREST IN YOUR HOME. THIS NOTICE OF DEFAULT (YOUR FAILURE TO PAY) IS THE FIRST STEP IN A PROCESS THAT COULD RESULT IN YOU LOSING YOUR HOME. YOU SHOULD CAREFULLY REVIEW YOUR OPTIONS. FOR EXAMPLE:**

**CAN YOU PAY AND STOP THE FORECLOSURE PROCESS?**

**DO YOU DISPUTE THE FAILURE TO PAY?**

**CAN YOU SELL YOUR PROPERTY TO PRESERVE YOUR EQUITY?**

**ARE YOU ABLE TO REFINANCE THIS LOAN WITH A NEW LOAN FROM ANOTHER LENDER WITH PAYMENTS, TERMS AND FEES THAT ARE MORE AFFORDABLE?**

**DO YOU QUALIFY FOR ANY GOVERNMENT OR PRIVATE HOMEOWNER ASSISTANCE PROGRAMS?**

**DO YOU KNOW IF FILING BANKRUPTCY IS AN OPTION? WHAT ARE THE PROS AND CONS OF DOING SO?**

**DO NOT IGNORE THIS NOTICE; BECAUSE IF YOU DO NOTHING, YOU COULD LOSE YOUR HOME AT A FORECLOSURE SALE. (NO FORECLOSURE SALE CAN BE HELD SOONER THAN NINETY DAYS AFTER A NOTICE OF SALE IS ISSUED AND A NOTICE OF SALE CANNOT BE ISSUED UNTIL THIRTY DAYS AFTER THIS NOTICE.) ALSO, IF YOU DO NOTHING TO PAY WHAT YOU OWE, BE CAREFUL OF PEOPLE WHO CLAIM THEY CAN HELP YOU. THERE ARE MANY INDIVIDUALS AND BUSINESSES THAT WATCH FOR THE NOTICES OF SALE IN ORDER TO UNFAIRLY PROFIT AS A RESULT OF BORROWERS' DISTRESS.**

**YOU MAY FEEL YOU NEED HELP UNDERSTANDING WHAT TO DO. THERE ARE A NUMBER OF PROFESSIONAL RESOURCES AVAILABLE, INCLUDING HOME LOAN COUNSELORS AND ATTORNEYS, WHO MAY ASSIST YOU. MANY LEGAL SERVICES ARE LOWER-COST OR EVEN FREE, DEPENDING ON YOUR ABILITY TO PAY. IF YOU DESIRE LEGAL HELP IN UNDERSTANDING YOUR OPTIONS OR HANDLING THIS DEFAULT, YOU MAY OBTAIN A REFERRAL (AT NO CHARGE) BY CONTACTING THE COUNTY BAR ASSOCIATION IN THE COUNTY WHERE YOUR HOME IS LOCATED. THESE LEGAL REFERRAL SERVICES ALSO PROVIDE INFORMATION ABOUT LOWER-COST OR FREE LEGAL SERVICES FOR THOSE WHO QUALIFY.**



TO:

KATIE LAWSON	
2001 G STREET SUITE A	
BELLINGHAM, WN 98225	

1. **DEFAULT:**

You are hereby notified that the Beneficiaries Gailen Ludtke and Debbie Ludtke , have declared you in default on the obligation secured by a Deed of Trust dated April 17, 2008 and recorded on June 8, 2008, as Auditor's File No. 200805060060, records of Skagit County, Washington, which Deed of Trust encumbers the following described real property in said county:

LOTS 4, 5 AND 6, BLOCK 12, "WEST ADDITION TO THE TOWN OF WOOLLEY, SKAGIT COUNTY, WASHINGTON, AS PER PLAT RECORDED IN VOLUME OF PLATS, PAGE 89, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.

TAX PARCEL NO. 4176012 012 006 0009 P77415

The postal address of the Property is more commonly known as 223 Ferry Street, Sedro Woolley, Washington 98284-1410.

2. **STATEMENT OF DEFAULT AND ITEMIZED ACCOUNT OF AMOUNTS IN ARREARS:**

The Beneficiary alleges that you are in default for the following reasons:

- (a) Failure to pay the following past due amounts, which are in arrears:

**Monthly Payments:**

Two monthly payments at \$1125.00 each (January 1, 2009 through February 1, 2009), plus reserve payment for January 2009 and February 2009 at \$185.00 each, plus reserve shortage for 2009 taxes of \$200.00 (approx) plus two administrative fees for January and February of 2009 at \$15.00 each.

TOTAL            \$2850.00



**Late Charges:**

Two late charges of \$56.25 for each monthly payment not made within 9 days of its due date and a trust accounting foreclosure fee of \$100.00

TOTAL \$212.50

**MONTHLY PAYMENTS AND LATE CHARGES:**

TOTAL \$3062.50

3. **OTHER CHARGES, COSTS AND FEES:**

In addition to the amounts in arrears specified above, you are obligated to pay the following charges, costs and fees to reinstate the Deed of Trust if reinstatement is made before recording of the Notice of Trustee's Sale:

- (a) Cost of title report for foreclosure 807.84
- (b) Posting (Service) of Notice of Default (estimated) 50.00
- (c) Copying and postage expenses (estimated) 10.00
- (d) Attorney's Fees (estimated) 350.00

**TOTAL CHARGES, COSTS AND FEES:** \$1217.84

4. **REINSTATEMENT      IMPORTANT      PLEASE READ**

(a) The total amount necessary to reinstate the Note and Deed of trust before the recording of the Notice of Trustee's Sale is the sum of paragraphs 2 and 3 above in the amount of \$4280.34, PLUS the amount of any monthly payments and late charges which may fall due after the date of this Notice of Default. In the event you tender reinstatement before the recording of the Notice of Trustee's Sale, you must be sure to add to the amount shown above any monthly payments and/or late charges which fall due after the date of this Notice of Default, and any future expenditures made by the beneficiary in protecting its interest in the property.

The Notice of Trustee's Sale may be recorded after thirty (30) days from the date this Notice is mailed and either served upon you or posted upon the premises, whichever occurs latest.



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Reinstatement monies may be tendered to the undersigned attorney:

JAMES M. DORAN  
213 MIDDLEFIELD ROAD  
BELLINGHAM, WN. 98225  
(360) 220 4383

**and must be in the form of a cashier's check.**

(b) If your default includes a default other than failure to pay monthly payments and late charges when due, then in order to reinstate the Note and Deed of Trust before the Notice of Trustee's Sale is recorded, you must cure such other defaults. You are required to pay any delinquent general taxes on the property.

**5. CONSEQUENCES OF DEFAULT:**

(a) Failure to cure the alleged default within thirty (30) days from the date this Notice is either posted on the Property or personally served upon you, or within thirty (30) days from the date of the mailing of this Notice, whichever occurs latest, may lead to recordation, transmittal and publication of a Notice of Trustee's Sale, and the Property described in paragraph 1 above may be sold at public auction at a date not less than one hundred twenty (120) days in the future.

(b) The effect of the recordation, transmittal and publication of a Notice of Trustee's Sale will be to:

- (i) increase the costs and fees; and
- (ii) publicize the default and advertise the Property described herein for sale.

(c) The effect of the sale of the Property by the Trustee will be to deprive the grantor of all their interest in the Property described in paragraph 1 above.

**6. ACCELERATION:**

You are notified that the Beneficiary has elected to accelerate the loan described herein and hereby declares the entire unpaid principal balance of **\$135,000.00**, plus accrued and unpaid interest immediately due and payable.



UNOFFICIAL DOCUMENT

NOTWITHSTANDING SAID ACCELERATION, YOU HAVE THE RIGHT TO REINSTATE THE LOAN BY PAYING THE DELINQUENT PAYMENTS, LATE CHARGES, ADVANCES, COSTS AND FEES AT ANY TIME ON OR BEFORE THE ELEVENTH (11TH) DAY BEFORE THE DATE OF SALE WHICH MAY BE SET BY A NOTICE OF TRUSTEE'S SALE, ALL AS EXPLAINED IN PARAGRAPHS 3 AND 4 ABOVE.

7. **RECOURSE TO COURTS:**

The borrower, grantor, and any guarantor have recourse to courts pursuant to RCW 61.24.130 to contest the alleged default on any proper ground.

Dated this 10<sup>th</sup> day of February, 2009.

By   
\_\_\_\_\_  
JAMES M. DORAN, Trustee

**FAIR DEBT COLLECTION PRACTICES ACT NOTICE**

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE OF ANY SUCH DISPUTE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT, IF ANY, AND WILL MAIL YOU A COPY OF SUCH VERIFICATION OR JUDGMENT. IF REQUESTED BY YOU IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. ANY SUCH REQUEST MAY NOT PREVENT US FROM FILING A LAWSUIT, OR FROM PROCEEDING WITH A LAWSUIT, IF ONE HAS BEEN FILED, WITHIN THE ABOVE TIME PERIODS.



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