



200903190080
Skagit County Auditor

3/19/2009 Page 1 of 6 3:18PM

After Recording Return to:

James M. Doran
213 Middlefield Road
Bellingham, Washington 98225

Document Title: Notice of Trustee's Sale
Grantor: Katie Lawson
Grantee: Gailen Ludtke and Debbie Ludtke
Legal: Lots 4-6, Blk 12, West Add. to Woolley
Parcel # 4176 012 006 0009 P77415

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET. SEQ.

I.

James Doran

NOTICE IS HEREBY GIVEN that the undersigned ^{James Doran} Trustee will on the 24th day of July, 2009, at the hour of 10:00 o'clock A. M. at just inside the main entrance of SKAGIT County Courthouse, 205 W. Kincaid, City of Mt. 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:

Lots 4, 5 and 6, Block 12, WEST ADDITION TO WOOLLEY, according to the plat thereof recorded in Volume 2 of Plats, page 89, records of Skagit County, Washington.
Situate in Skagit County, Washington.

which is subject to that certain Deed of Trust dated April 17, 2008, recorded on May 6, 2008, under Auditor's File No. 200805060060, records of Skagit County, Washington, from Katie Lawson, as Grantor, to Guardian Northwest Title Company, as Trustee, to secure an obligation in favor of Gailen Ludtke and Debbie Ludtke, 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 Borrower's or Grantor's default on the

obligation secured by the Deed of Trust.

III.

The beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears/or other defaults:

	Amount due to reinstate by March 14, 2009
Monthly Payments	\$3375.00
Delinquent Reserve Payments	\$555.00
Delinquent Administrative Fee	\$90.00
Delinquent Tax Reserve Payments	\$200.00
Late Charges	\$168.75
Attorney Fees	\$350.00
Trust Accounting Fee	\$100.00
Recording Fees	\$62.00
Title Report	\$807.84
Service/Postings	\$60.00
Postage	\$25.00
Total Amount Due:	\$5893.59

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$135,000.00, together with interest as provided in the note or other instrument secured from the 1st day of December, 2008, 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 24th day of July, 2009. The defaults referred to in paragraph III must be cured by the 13th day of July, 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 13th day of July, 2009, (11 days before the sale date), the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 13th day of July, 2009, (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, 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.

VI.



A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Katie Lawson
2001 G Street #A
Bellingham, Washington 98225

Homequest Fund Inc.
2001 G Street #A
Bellingham, Washington 98225

by both first class and certified mail on the 11th day of February, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 11th day of February, 2009, 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 below 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 of all those who hold by, through or under the Grantor of all their 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.

X.

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 59.12RCW.



DATED this 16th day of March, 2009.



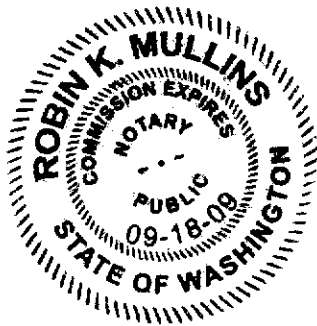
James M. Doran, Trustee

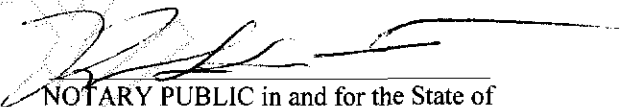
Address: 213 Middlefield Road
Bellingham, Washington 98225
Phone: (360) 220 4383

STATE OF WASHINGTON)
)ss.
COUNTY OF WHATCOM)

On this 17th day of March, 2008, before me personally appeared Jim Doran, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged to me 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 the day and year first above written.





NOTARY PUBLIC in and for the State of
Washington, residing at Bellingham.
My Commission Expires 9-18-09.



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.

