



200904100097

Skagit County Auditor

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AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

(206) 622-7527

Ref: Hoy, Donald Kirk, 488.0904811

GUARDIAN NORTHWEST TITLE CO.

Reference Number(s) of Documents assigned or released: 200704160141

96823

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

Grantee: Donald Kirk Hoy, as his separate estate

Abbreviated Legal Description as Follows: Ptn. Sections 17, 18, 19 and 20, Township 35, Range 7; (aka Lot 1 Short Plat No. PL-04-0479)

Assessor's Property Tax Parcel/Account Number(s): 350720-2-004-0000 aka P43065 & 350719-1-001-0008 aka P43029

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 July 10, 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;

Lot 1, Short Plat #PL-04-0479, approved August 11, 2004, rerecorded on August 11, 2004, under Skagit County Auditor's File No. 200408110097; being a portion of Sections 17, 18, 19, and 20, Township 35 North, range 7 East, W.M.

which is subject to that certain Deed of Trust dated April 11, 2007, recorded April 16, 2007, under Auditor's File No. 200704160141 records of Skagit County, Washington, from Donald Kirk Hoy,

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as his separate estate, as Grantor, to U.S. Bank Trust Company, National Association ND, as Trustee, to secure an obligation in favor of U.S. Bank National Association as beneficiary. 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:

**Delinquent Monthly Payments Due from 1/1/2009
through 4/1/2009:**

4 payment(s) at \$1759.30

Total:

7,037.20

Late Charges:

3 late charge(s) at \$76.95

for each monthly payment not made within 15 days of
its due date

Total Late Charges

230.85

Accrued Late Charges:

\$ 76.95

TOTAL DEFAULT

\$7,345.00

IV

The sum owing on the obligation secured by the Deed of Trust is: \$313,000.00, together with interest from December 1, 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 July 10, 2009. The payments, late charges, or other defaults must be cured by June 29, 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 June 29, 2009 (11 days before the sale date) the default(s) as set forth in paragraph III.

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together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after June 29, 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 address(es):

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

by both first class and certified mail on March 10, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 10, 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 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 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.

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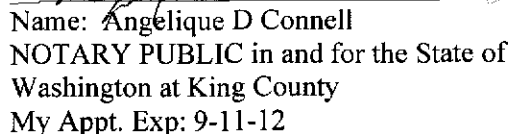
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EFFECTIVE DATE: April 10, 2009

By:

[illegible]

WITNESS my hand and official seal hereto affixed the day and year first above written.



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Skagit County Auditor

'Mailing List'

Donald Kirk Hoy
37227 S Skagit Hwy
Sedro Woolley, WA 98284

Jane Doe Hoy
Spouse of Donald Kirk Hoy
37227 S Skagit Hwy
Sedro Woolley, WA 98284



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