



200904170094

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: Mork, Andrew R. and Barbara J., 1686.0905041

GUARDIAN NORTHWEST TITLE CO.

96844

Reference Number(s) of Documents assigned or released: 200509120101

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

Grantee: Andrew R. Mork and Barbara J. Mork, husband and wife

Abbreviated Legal Description as Follows: Lots 20 and 21, "Cobahud Waterfront Tracts, Swinomish Reservation, Skagit County, Washington."

Assessor's Property Tax Parcel/Account Number(s): 5103-000-020-0000

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 17, 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;

A leasehold interest in the following – described property:
See Legal Description attached hereto and made a part hereof.

which is subject to that certain Deed of Trust dated August 31, 2005, recorded September 12, 2005, under Auditor's File No. 200509120101 records of Skagit County, Washington, from Andrew R. Mork and Barbara J. Mork, husband and wife, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of First Mutual Bank as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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The property will be sold subject to an existing ground lease with lessor Bureau of Indian Affairs and Swinomish Indian Tribe, recorded under Skagit County Recording Number 200209190114. The successful purchaser at the sale will be required to assume such lease, and the sale is made without any warranty as to assumability of the lease, or expenses involved in the assumption.

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 12/1/2008 through 4/1/2009:

5 payment(s) at \$1633.05

Total:

8,165.25

Late Charges:

4 late charge(s) at \$76.22

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

Total Late Charges

304.88

Accrued Late Charges:

\$ 189.89

TOTAL DEFAULT

\$8,660.02

IV

The sum owing on the obligation secured by the Deed of Trust is: \$190,781.41, together with interest from November 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 17, 2009. The payments, late charges, or other defaults must be cured by July 6, 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

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before July 6, 2009 (11 days before the sale date) the default(s) as set forth in paragraph III, 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 July 6, 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 12, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 12, 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

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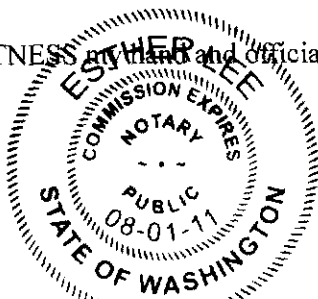
NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

BISHOP, WHITE & MARSHALL, P.S., Successor
Trustee

By:

[illegible]

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



Name: Esther Lee
NOTARY PUBLIC in and for the State of
Washington at King County
My Appt. Exp: 8-1-2011



3008041300

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EXHIBIT "A"

LEGAL DESCRIPTION

That portion of Government Lot 4, Section 34, Township 34 North, Range 2 East, W.M., described as follows:

Beginning at the Southeast corner of said Government Lot 4;
thence North $2^{\circ}31'$ West along the East line of said Lot 4, 990 feet;
thence South $89^{\circ}47'$ West 20 feet to the true point of beginning;
thence North $2^{\circ}31'$ West, 100 feet;
thence South $89^{\circ}47'$ West, 159.8 feet;
thence South $21^{\circ}27'30''$ East 10.82 feet to the beginning of a curve to the right having radius of 587.95 feet;
thence Southerly along said curve, through a central angle of $9^{\circ}01'13''$, 92.22 feet;
thence North $89^{\circ}47'$ East, 133.8 feet to the true point of beginning.

Being known as Tracts 20 and 21 of the unrecorded plat of "Cobahud Waterfront Tracts - Swinomish Reservation, Skagit County, Washington" on file with the U.S. Department of the Interior, Bureau of Indian Affairs, Western Washington Indian Agency, Everett, Washington.

Situate in the County of Skagit, State of Washington.



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'Mailing List'

Andrew R. Mork
17847 Nanna Lane
La Conner, WA 98257

Barbara J. Mork
17847 Nanna Lane
La Conner, WA 98257

Andrew R. Mork
811 John Liner Rd
Sedro Woolley, WA 98284

Barbara J. Mork
811 John Liner Rd
Sedro Woolley, WA 98284

Andrew R. Mork
17847 Nana Ln
La Conner, WA 98257

Barbara J. Mork
17847 Nana Ln
La Conner, WA 98257



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