When recorded return to:

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Michael A. Winslow 411 Main Street Mount Vernon, Washington 98273

Notice of Trustee's Sale

Grantor:

Michael A. Winslow, Successor Trustee

Grantees:

Peter Whited and Carol Whited, husband and wife, Jonathan Duckworth and Julie Bergmeier, husband and wife, in indeterminate undivided interests, Grantors under the Deed of Trust

Legal Description:

PARCEL "A":

LOTS 5 AND 8, BLOCK 14, "CALHOUN ADDITION TO THE TOWN OF LA CONNER," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Situated in the County of Skagit, State of Washington.

Assessor's Property Tax Parcel or Account No.:

4124-014-008-0006 / P47169

Reference Nos of Documents Assigned or Released

200803050098

NOTICE OF TRUSTEE'S SALE

PURSUANT TO RCW 61.24, ET SEQ.

TO: Peter and Carol Whited P.O. Box 185 LaConner, WA. 98257

> Occupant 511 E. Morris Street LaConner, WA. 98257

Cedar Creek Industries dba Cedar Creek Lumber 950 B Fountain Street Burlington, WA. 98233

Fidalgo Paving & Construction, LLC 16825 45 Road Arlington, WA. 98223 Jonathan Duckworth and Julie Bergmeier 266 Quillayute Place LaConner, WA. 98257

Tero Company, Inc. 2127 Lincoln Street Bellingham, WA. 98225

Doug Lizotte 1017 Peterson Road Burlington, WA. 98233

Cabinets by Cline, LLC 2301 Market Street, Suite 145 Mount Vernon, WA. 98273

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on July 24, 2009, at the hour of 10:00 a.m. on the first floor of the Skagit County Courthouse, 205 Kincaid St., Mount Vernon, Skagit County, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington, to wit:

PARCEL "A":

LOTS 5 AND 8, BLOCK 14, "CALHOUN ADDITION TO THE TOWN OF LA CONNER," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Situated in the County of Skagit, State of Washington.

commonly known as 511 E. Morris Street, LaConner, WA. 98257, which is subject to that certain Deed of Trust dated August 30, 2007, recorded under Auditor's File No. 200803050098, records of Skagit County, Washington, from Peter White and Carol Whited, husband and wife, and Jonathan Duckworth and Julie Bergmeier, in indeterminate undivided interests, as Grantors, to Land Title Company, as Trustee, to secure an obligation in favor of Business Bank, as Beneficiary.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

3. The defaults for which this foreclosure is made are as follows:

a. Non-monetary defaults:

Real Property taxes owing for 2008 in the total sum of \$1,632.05. Provide copy of



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receipt for payment.

h.

Fire insurance - failure to maintain - Provide proof of fire insurance currently in force.

Failure to pay when due the following amounts which are now in arrears:

Principal	\$1,325,500.00
Monthly Interest Payment:	
Interest payments due from 11/30/08 to 3/30/09	\$ 35,595.51
Late Charges:	<u>\$ 364.52</u>
TOTAL PRINCIPAL, MONTHLY INTEREST PAYMENTS	
AND LATE CHARGES:	\$1,361,460.03

- 4. The principal sum owing on the obligation secured by the Deed of Trust is \$1,325,500.00, together with interest as provided in the note or other instrument secured from August 30, 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 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 24, 2009. The sale may be terminated any time before the sale by the Borrower or 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.
- 6. A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or the Grantor's successor in interest at the following address:

Peter and Carol Whited P.O. Box 185 LaConner, WA. 98257

Peter Whited 310 N. 3rd Street LaConner, WA. 98257

Jonathan Duckworth 310 N. 3rd Street LaConner, WA. 98257 Jonathan Duckworth and Julie Bergmeier 266 Quillayute Place LaConner, WA. 98257

Carol Whited 310 N. 3rd Street LaConner, WA. 98257

Julie Bergmeier 310 N. 3rd Street LaConner, WA. 98257

by both first class and certified mail on March 17, 2009, proof of which is in the possession of the Trustee; and the Borrower and the Grantor or the Grantor's successor in interest was personally served on March 18, 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.

7. The Trustee whose name and address are set forth below will provide in writing to anyone



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requesting it, a statement of all costs and fees due at any time prior to the sale.

- 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.

NOTICE TO OCCUPANTS OR TENANTS

- 10. 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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.
- 11. The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Any person desiring title information, information concerning the physical condition of the property. Information concerning any hazardous waste or environmental issues or other information about the real property being foreclosed must obtain all such information independently.

FAIR DEBT COLLECTION PRACTICE ACT NOTICE

Any information obtained from the debtor will be used for the purpose of collecting the debt.

DATED: April <u>2/</u>, 2009.

Michael A. Winslow, Successor Trustee Attorney at Law 411 Main Street Mount Vernon, WA 98273



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State of Washington))ssCounty of Skagit

I certify that I know or have satisfactory evidence that Michael A. Winslow, is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes in the instrument.

