

When recorded return to:

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



200904280138
Skagit County Auditor

4/28/2009 Page 1 of 4 2:44PM

Notice of Trustee's Sale

Grantors: Michael A. Winslow, Successor Trustee

Grantees: Annette I. Oldow, Grantor under the Deed of Trust

Legal Description:

The North 70 feet of the South 568 1/2 feet of the West 1/2 of the West 1/2 of Government Lot 4, Section 6, Township 34 North, Range 4 East, W.M.

EXCEPT County Road along West 20 feet of said premises.

Situate in the County of Skagit, State of Washington.

**Assessor's Property Tax
Parcel or Account No.:**

P23724;340406-0-100-0009

**Reference Nos of Documents
Assigned or Released:**

200503240203

NOTICE OF TRUSTEE'S SALE

PURSUANT TO RCW 61.24, ET SEQ.

TO: Annette I. Oldow
12149 Pulver Road
Burlington, WA. 98233

State of Washington
Department of Revenue
P.O. Box 40123
Olympia, WA. 98504

Krista L. McCoy and Lisa Bendtsen
6329 152nd Street SE
Snohomish, WA. 98296

Chris S. Nelson
P.O. Box 124
Clearlake, WA. 98235

Occupant
12149 Pulver Road
Burlington, WA. 98233

Carol J. Tuller
12149 Pulver Road
Burlington, WA. 98233

AIG Insurance
c/o Stephen D. Cramer, Attorney at Law
P.O. Box 3767
Federal Way, WA. 98063-3767

Quick Collect, Inc.
P.O. Box 821330
Vancouver, WA. 98682-0030

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on July 31, 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:

The North 70 feet of the South 568 1/2 feet of the West 1/2 of the West 1/2 of Government Lot 4, Section 6, Township 34 North, Range 4 East, W.M.

EXCEPT County Road along West 20 feet of said premises.

Situate in the County of Skagit, State of Washington.

Together with the following described mobile home: 1984 Spacemaster Mobile Home, 52x26, VIN#11811229

commonly known as 12149 Pulver Road, Burlington, WA. 98233, which is subject to that certain Deed of Trust dated March 21, 2005, recorded under Auditor's File No. 200503240203, records of Skagit County, Washington, from Annette I. Oldow, a married woman, as to her separate property, as Grantor, to First American Title Company of Skagit County (now known as "Guardian Northwest Title & Escrow), as Trustee, to secure an obligation in favor of Sterling Trust Company FBO Tod LeHecka IRA#02023665, husband and wife, 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:

Failure to pay 2006, 2007 and 2008 real property taxes on the premises in accordance with Paragraph 7, Page 3, of the Deed of Trust. You must provide receipt for payment of



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2006, 2007 and 2008 real property taxes from Skagit County Treasurer's office.

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

Balance of January 2009 Payment	\$ 135.00
Monthly payment: Payments of \$970.00 each from February 2009 through April 2009	\$2,910.00
Outstanding late charges from prior payments	\$ 259.50
Late Charges: 3 late charges of \$48.50 for each monthly payment not made within 10 days of its due date.	\$ 145.50
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$3,450.00

4. The principal sum owing on the obligation secured by the Deed of Trust is \$115,319.63, together with interest as provided in the note or other instrument secured from March 21, 2005, 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 31, 2009. The defaults referred to in Paragraph 3 must be cured by July 20, 2009, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before July 20, 2009, 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 July 20, 2009, and 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:

12149 Pulver Road
Burlington, WA. 98233

by both first class and certified mail on March 19, 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 28, 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 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.



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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 or whether there are any environmental or hazardous waste liabilities or problems connected with this 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 28, 2009.

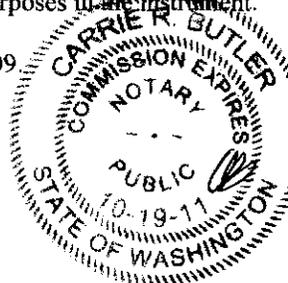


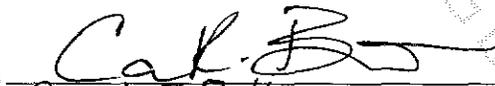
Michael A. Winslow, Successor Trustee
Attorney at Law
411 Main Street
Mount Vernon, WA 98273

State of Washington)
)ss
County 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.

Dated: April 28, 2009.




Carrie R. Butler, Notary Public
My appointment expires 10.19.11

