

Recorded at the Request of:
Michael D. Bohannon, PLLC
P. O. Box 2326
Poulsbo, WA 98370



200905120103

Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

96902-2

GUARDIAN NORTHWEST TITLE CO

Reference Number: 200606190211
Grantor: N. Eric Bloom and Deborah F. Bloom, husband and wife
Grantee: Whidbey Island Bank
Legal Description: Section 11, Township 34, Range 4; Ptn SE NE
Tax Parcel Number: 340311-0-024-0006 (P21406)

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **August 21, 2009, at 10:00 a.m.**, at the main entrance of the Skagit County Courthouse, located at 205 W. Kincaid Street, Mount 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:

The North two acres of the following tract:

Beginning at a point 264 feet South of the Northeast corner of the Southeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 11, Township 34 North, Range 3 East, W.M.; thence South 478.5 feet; thence West 660 feet; thence North 478.5 feet; thence East to the point of beginning, EXCEPT road along the East line thereof.

Situate in the State of Washington, County of Skagit.

The aforescribed real property is subject to that certain Deed of Trust dated June 14, 2006, recorded June 19, 2006, under Auditor's File No. 200606190211 of Skagit County, State of Washington from N. Eric Bloom and Deborah F. Bloom as Grantors, to First American Title Company-Mount Vernon, Trustee, to secure an obligation in favor of Whidbey Island Bank who as the original Beneficiary or due to assignment, is now the current 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 secured by the Deed of Trust in any Court by reason of the Borrowers' or Grantors' 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 and/or other defaults:

A.	Monthly payments	\$ 5,153.88
B.	Other arrearages	\$ 6,871.84
	Total arrearages	<u>\$12,025.72</u>
C.	Trustee's expenses	
	Trustee's fees	\$ 1,200.00
	Attorney's fees (bankruptcy)	\$ 2,887.00
	Title report	\$ 827.28
	Process service	\$ 260.00
	Long distance	\$ 20.00
	Recording fees	\$ 65.00
	Statutory mailings	\$ 72.00
	Photocopies	\$ 48.00
	Publication (estimate)	\$ 900.00
	Total costs	<u>\$6,279.28</u>

Total Estimated Reinstatement Amount as of August 10, 2009: \$18,305.00

Other potential defaults do not involve payment to the Beneficiary of the obligation secured by the Deed of Trust. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which are or may be applicable. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Non payment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current.

Default under any senior liens

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist.

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust.

Waste

Cease and desist from committing waste, repair



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Unauthorized sale of property (Due on Sale)

all damage to property and maintain property as required in Deed of Trust.
Revert title to permitted vestee.

IV

The sum owing on obligation secured by the Deed of Trust is: Principal **\$200,578.79**, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust 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 **August 21, 2009**. The defaults referred to in Paragraph III must be cured by **August 10, 2009**, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before **August 10, 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 **August 10, 2009**, and before the sale by the Borrowers, Grantors, any Guarantor, their successor in interest or the holder of any recorded junior lien or encumbrance, by 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 Borrowers or Grantors at the following addresses:

N. Eric Bloom and Deborah F. Bloom
13342 Avon Allen Road
Mount Vernon, WA 98273

by both first class mail and certified mail on April 2, 2009, proof of which is in the possession of the Trustee; and the Borrowers and the Grantors were personally served on April 7, 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.



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Michael D. Bohannon, Trustee
19586 10th Avenue NE, Suite 300
P. O. Box 2326
Poulsbo, WA 98370
(360) 779-6665

VIII

The effect of the sale will be to deprive the Grantors and all those who hold by, through or under the Grantors of all their interest in the above-described property.

IX

Anyone having any objection to the sale on any grounds whatsoever is afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the 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

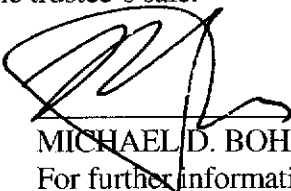
The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantors under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale, the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW.

XI

NOTICE TO GUARANTORS

If this Notice is being mailed or directed to any Guarantor, said Guarantor should be advised that: (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 Grantors 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.

DATED this May 8, 2009.


MICHAEL D. BOHANNON, Trustee
For further information please call (360) 779-6665



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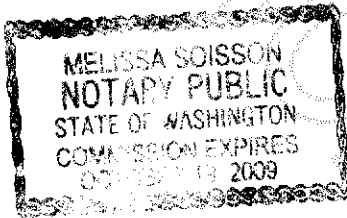
STATE OF WASHINGTON)

: ss.

County of Kitsap)

This is to certify that before me, the undersigned, a Notary Public in and for said County and State, personally appeared MICHAEL D. BOHANNON, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this May 8, 2009.



Melissa Soisson

NOTARY PUBLIC in and for the State of Washington

Residing at: Poulsbo, WA

My Commission Expires: 10/19/09

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.



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