

After Recording, Return to:
Kathy Taggart
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



200906170057

Skagit County Auditor

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File No.: 7023.03902
Grantors: Northwest Trustee Services, Inc.
Wells Fargo Bank, NA
Grantee: David K. Hansen, as his separate estate
Tax Parcel ID No.: 4110-000-035-0008 (P73638)
Abbreviated Legal: Tracts 34 and 35, "Gibraltar Annex"

GUARDIAN NORTHWEST TITLE CO.

97489

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **September 18, 2009**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Tracts 34 and 35, Gibraltar Annex according to the plat thereof, recorded in Volume 7 of Plats, Page 9, Records of Skagit County, Washington; Together with that portion of the tidelands of the second class in front of Tracts 34 and 35, Gibraltar Annex, according to the Plat thereof recorded in Volume 7 of Plats, Page 9, Records of Skagit County, Washington, and between the Northerly and Southerly lines of said tracts produced, lying within the boundaries of the following described tracts to-wit: Beginning at the meander corner to Sections 8 and 17, Township 34 North, Range 2 East of the Willamette Meridian; Thence North 15 degrees East 9.697 chains; Thence South 75 degrees East 2.727 chains; Thence North 63 degrees 45 feet East 2.977 chains; Thence South 2 degrees 43 feet West 22.214 chains; Thence South 7 degrees 19 feet East 17.942 chains; Thence South 4 degrees 30 feet West 5.00 chains; Thence South 17 degrees 47 feet West 32.75 chains; Thence South 50 degrees 30 feet West 18.00 chains; Thence North 39 degrees 30 feet West 4.545 chains; Thence North 50 degrees 30 feet 18 chains; Thence North 32 degrees 30 feet East 4.00 chains; Thence North 6 degrees East 9.00 chains; Thence North 22 degrees 30 feet East 17.00 chains; Thence North 4 degrees 30 feet East 5.00 chains; Thence North 15 degrees West 17.00 chains; Thence North 6 degrees West 13.60 chains to the point of beginning. Situate in Skagit County, Washington

Commonly known as: 14589 Dungeness Lane
Anacortes, WA 98221

which is subject to that certain Deed of Trust dated 03/06/07, recorded on 03/09/07, under Auditor's File No. 200703090160, records of Skagit County, Washington, from David K. Hansen, a single person, as Grantor, to Northwest Trustee Services, LLC, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Bank, N.A., as Beneficiary.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 06/16/2009
Monthly Payments	\$23,000.00
Late Charges	\$1,150.00
Lender's Fees & Costs	\$370.00
Total Arrearage	\$24,520.00
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Title Report	\$2,289.51
Statutory Mailings	\$23.92
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$3,004.93</u>
Total Amount Due:	\$27,524.93

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$960,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 01/01/09, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on September 18, 2009. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 09/07/09 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 09/07/09 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 09/07/09 (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 balance of 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.



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VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

David K. Hansen
14589 Dungeness Lane
Anacortes, WA 98221

Unknown Spouse and/or Domestic
Partner of David K. Hansen
14589 Dungeness Lane
Anacortes, WA 98221

David K. Hansen
1004 Commercial Avenue #138
Anacortes, WA 98221

Unknown Spouse and/or Domestic
Partner of David K. Hansen
1004 Commercial Avenue #138
Anacortes, WA 98221

by both first class and either certified mail, return receipt requested on 05/13/09, proof of which is in the possession of the Trustee; and on 05/14/09 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the Property.

IX.

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.

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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