

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



200909010048

Skagit County Auditor

9/1/2009 Page 1 of 4 3:29PM

File No.: 7886.21893
Grantors: Northwest Trustee Services, Inc. GUARDIAN NORTHWEST TITLE CO.
National City Mortgage a division of National City Bank 97824
Grantee: David Luecke and Diane Van Ackeren husband and wife
Tax Parcel ID No.: 3809-401-010-0300 (P116202)
Abbreviated Legal: Ptn. Block 1401, "Northern Pacific Addition to Anacortes"
200705090086

Notice of Trustee's Sale

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

I.

On December 4, 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:

Commencing at the Southeast corner of Lot 4, in Block 1401, "Northern Pacific Addition to Anacortes", according to the plat recorded in Volume 2 of Plats, Pages 9 through 11, records of Skagit County, Washington; thence North 69 degrees 42' 24" East 10 feet along the Southerly boundary of Lot 3 in said Block 1401 to the Point of Beginning; thence North 20 degrees 17' 36" West 127.63 feet parallel to the East line of said Lot 4; thence South 69 degrees 42' 24" West 90.00 feet to a point that lies 10 feet East of the East line of Lot 7 is said Block 1401; thence North 20 degrees 17' 48" West 48.82 feet to the North line of said Block 1401 and the South line of the right-of-way of the Great Northern Railway Company; thence North 20 degrees 17' 36" West 135.29 feet to a point on a curve to the right whose radius bears North 23 degrees 56' 41" West 2640.00 feet, with a delta of 01-degrees 56' 00"; thence along said curve to the right 89.09 feet; thence North 67 degrees 59' 20" East 36.39 feet; thence South 32 degrees 01' 28" West 51.01 feet; thence South 20 degrees 17' 36" East 105.09 feet to the North line of said Block 1401; thence South 20 degrees 17' 36" East 23.10 feet; thence North 69 degrees 42' 24" East 17.42 feet; thence South 65 degrees 17' 35" East 24.85 feet; thence south 20 degrees 17' 36" East 140.06 feet to the South boundary of said Block 1401; thence South 69 degrees 42' 24" West 30.00 feet along said boundary to the Point of Beginning.

(Also known as Lot 3 of that survey recorded August 12, 2004, under Skagit County Auditor's File No. 2004080120020, said survey being a revision of that survey recorded April 23, 1999, under Auditor's File No. 9904230058.)

Commonly known as: 3908 Oakes Avenue
Anacortes, WA 98221

which is subject to that certain Deed of Trust dated 05/02/07, recorded on 05/09/07, under Auditor's File No. 200705090086, records of Skagit County, Washington, from David Luecke and Diane Van Ackeren husband and wife, as Grantor, to First American Title, as Trustee, to secure an obligation "Obligation" in favor of National City Mortgage a division of National City Bank, 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 08/28/2009 |
|-------------------------------------|--|
| Monthly Payments | \$33,640.02 |
| Late Charges | \$1,249.98 |
| Lender's Fees & Costs | \$114.00 |
| Total Arrearage | \$35,004.00 |
| Trustee's Expenses (Itemization) | |
| Trustee's Fee | \$675.00 |
| Title Report | \$2,313.32 |
| Statutory Mailings | \$9.56 |
| Recording Costs | \$15.00 |
| Postings | \$70.00 |
| Sale Costs | \$0.00 |
| Total Costs | <u>\$3,082.88</u> |
| Total Amount Due: | \$38,086.88 |

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$1,000,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 02/01/09, 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 December 4, 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 11/23/09 (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 11/23/09 (11 days before the sale date), the default(s) as set



200909010048
Skagit County Auditor

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 11/23/09 (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.

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 Luecke
3908 Oakes Avenue
Anacortes, WA 98221

Diane Van Ackeren
3908 Oakes Avenue
Anacortes, WA 98221

by both first class and either certified mail, return receipt requested on 06/25/09, proof of which is in the possession of the Trustee; and on 06/26/09 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 who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

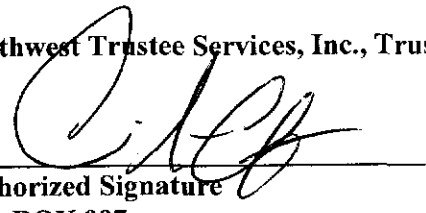


200909010048

Skagit County Auditor

EFFECTIVE: 08/28/2009

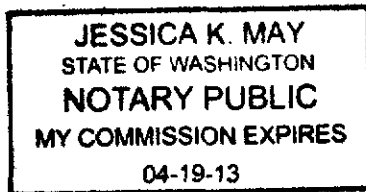
Northwest Trustee Services, Inc., Trustee

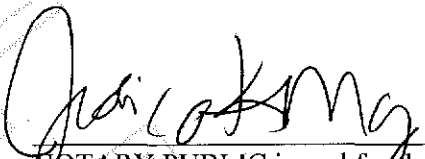
By 
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Chris Ashcraft
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Chris Ashcraft is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8/31/09




NOTARY PUBLIC in and for the State of
Washington, residing at Nashville
My commission expires 4/19/13

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7886.21893

Client: National City Mortgage Co.

Borrower: Luecke, David and Van Ackeren, Diane

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.



200909010048
Skagit County Auditor