

When Recorded Return to:

GARY L. BAKER

1802 Grove Street
Marysville, WA 98270



200909110057

Skagit County Auditor

9/11/2009 Page

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5 10:47AM

NOTICE OF TRUSTEE'S SALE

GRANTOR(S): VIRGINIA L. MILNE; BENEFICIARY: North County Bank

LEGAL DESCRIPTION (abbreviated): Lot 39, Shelter Bay, Div. 1, County of Skagit,
State of Washington

ASSESSORS TAX PARCEL NO(S): 3998-000-039-0003

Reference No. of Documents Released or Assigned: None

I.

NOTICE IS HEREBY GIVEN that Gary L. Baker, the undersigned successor Trustee will on the **11th** day of **December, 2009**, at the hour of 10:00 o'clock a.m. on the north front steps of the Skagit County Courthouse or as otherwise directed by the Courthouse Administration, 205 W. Kincaid Street, in the 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:

LOT 39, "SHELTER BY DIV. 1," AS PER PLAT RECORDED IN VOLUME
9 OF PLATS, PAGES 80 AND 81, RECORDS OF SKAGIT COUNTY,
WASHINGTON, SITUATE IN COUNTY OF SKAGIT, STATE OF
WASHINGTON

the postal address of which is more commonly believed to be:

NHN lot 39 Shelter Bay, LaConner, WA 98257,

200710170138

which is subject to that certain Deed of Trust dated October 15, 2007, recorded on October 17, 2007, under Auditor's File No. ~~20071017013~~, records of Skagit County, Washington, from Virginia L. Milne, as Grantor to Old Republic National Title Insurance Company, as Trustee, to secure an obligation in favor of North County Bank, as Beneficiary.

II

No action commenced by the Beneficiaries of the Deed of Trust or the Beneficiaries' successor is now pending to seek satisfaction of the obligation in any Court by reason of the

Borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III

The defaults) for which this foreclosure is made is/are alleged as follows:

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

1) Failure to pay principal balance due in the amount of:	\$96,000.00
2) Late charge @ 5% of unpaid payment:	\$4,846.95
3) Failure to pay accrued interest when due	<u>\$15,139.00</u>
TOTAL ARREARS:	\$115,985.95

* Total does not include interest due and owing to date of notice or sale. Trustee's

Expenses (Itemized Estimate):

Attorney's Fees .	\$ 750.00
Trustee's Fees	\$ 750.00
Title Report for Foreclosure (Trustee's Sale Guarantee)	\$ 572.40
Posting (Process Service)	\$ 100.00
Statutory Mailings:	\$ 50.00
Recording Fees:	\$ 75.00
Contract Collection Fee(s)	\$ 0.00
Publication:	<u>\$ 500.00</u>

TOTAL ESTIMATED FORECLOSURE COSTS: \$2,797.40

Other potential defaults do not involve payment. to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. 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 the Beneficiary or Trustee that are not listed below must also be cured.



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OTHER DEFAULT

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard

Waste

Unauthorized sale of property (Due on Sale)

ACTION NECESSARY TO CURE

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

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

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

Cease and desist from committing waste, repair all damage to the property and maintain the property as required by the Deed of Trust;

Revert title to permitted vendee.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal - \$96,000 together with interest as provided in the note or other instrument secured from the 15th day of October, 2007, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

THE CURRENT AMOUNT OF SUCH OTHER COSTS AND FEES AS ARE DUE MUST BE OBTAINED FROM THE TRUSTEE PRIOR TO THE CALCULATION OF THE TOTAL AMOUNT DUE INCLUDING COSTS OF FORECLOSURE OR PAYMENT THEREOF.

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 the 11th day of December, 2009.** The defaults referred to in paragraph III must be cured by November 29, 2009, (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 30th day of November, 2009, (11 days before the sale) the defaults as set forth in paragraph III is/are cured and the Trustee's fees and all other costs of foreclosure are paid. The sale may be terminated any time after the 30th day of November, 2009, (11 days before the sale date) and before the sale by the Borrowers, Grantors or Grantors' successor in interest, 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.

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Grantor or Grantor's successor in interest and Guarantor at the following address(es):



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914 – 164th Street Se, #1713, Mill Creek, WA 98012

by both first class and certified mail on the 11th day of December, 2008, proof of which is in the possession of the Trustee; and the Borrowers, Grantors or Grantors' successor in interest were personally served on the 3rd day of February, 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 in his possession 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.

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 interest in the above-described 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 on 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, and, if applicable, Chapter 59.18 RCW.

Dated this 9th day of September, 2009.



Gary L. Baker, Successor Trustee
1802 Grove St.
Marysville, WA 98270
(360) 659-7800



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STATE OF WASHINGTON)

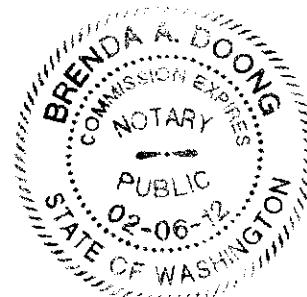
) ss

COUNTY OF SNOHOMISH)

On this day personally appeared before me Gary L. Baker, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed 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 8th day of Sept, 2009.

Brenda A. Doong
NOTARY PUBLIC in and for the State of
Washington, residing at Arlington
My commission expires: 02-06-12



The Successor Trustee herein is attempting to collect a debt. Any information obtained will be used for that purpose. The debt set forth on this notice will be assumed valid unless you dispute the debt by providing this office with a written notice of your dispute within 30 days of your receipt of this notice, setting forth the basis of your dispute. If you dispute the debt in writing within 30 days, we will obtain and mail verification of the debt to you. If the creditor identified in this notice is different than your original creditor, we will provide you with the name and address of the original creditor if you request this information in writing within 30 days.

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