



201006180001
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

I.

P-55594

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Stephen C. Schutt, will on the 24th day of September, 2010, at the hour of 9:30 o'clock a.m., on the steps of the Skagit County Superior Courthouse, 3rd and Kincaid in the City of Mt. 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 1 and the East ½ of Lot 2, Block 97, 'MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON', as per plat recorded in Volume 2 of Plats, page 4, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, Washington

the postal address of which is commonly known as 1004 "M" Avenue, Anacortes, Washington 98221 which is subject to that certain Deed of Trust dated October 5, 2004, recorded October 8, 2004, under Auditor's File No. 200410080124, records of Skagit County, Washington, from , John A. Little, an unmarried man and Sonya McNett, an unmarried woman as Grantors, First American Title of Skagit County, as Trustee, to secure an obligation in favor of Forest L. Miller and Sally J. Miller, husband and wife and Delbert C. Reisner and Donna J. Reisner, husband and wife, as Beneficiaries.

Stephen C. Schutt is now the Successor Trustee by reason of a Appointment of Successor Trustee recorded on June 17, 2010, under Auditor's/Recorder's No. 201006170041, records of Skagit County, Washington.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary Successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

III.

The default for which this foreclosure is made is as follows: Failure to pay the unpaid principal and unpaid interest which was due on 2 July, 1998, as provided for in the "Promissory Note" secured by the above referenced Deed of Trust.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$200,000.00 together with interest as provided in the note or other instrument secured from the 5th day of October, 2010, and such other costs and fees as are due under the note or other instrument secured, 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 the 24th day of September, 2010. The defaults referred to in paragraph III must be cured by the 13th day of September, 2010, (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 13th day of September, 2010, (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 13th day of September, 2010 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest 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 the Grantor's successor in interest at the following address:

John Andrew Little and Sonya McNett
4711 Yorkshire Drive
P.O. Box 1022
Anacortes, WA 98221

by both first class and certified mail on the 13th day of May, 2010, proof of which is in the possession of the Trustee; the written notice of default was posted in a conspicuous place on the real property described in paragraph I above on May 19, 2010, and the Trustee has possession of proof of such service or posting.



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VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it a statement of 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.

X.

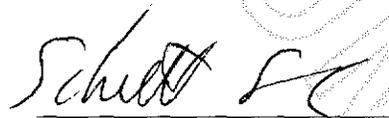
NOTICE TO OCCUPANTS OR TENANTS

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.

Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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

DATED this 18 day of June, 2010.


STEPHEN C. SCHUTT
Address: P. O. Box 1032
Anacortes, WA 98221
Telephone: (360) 293-5094



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NOTICE OF FORECLOSURE

Pursuant to the Revised Code of Washington
Chapter 61.24.RCW

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The attached Notice of Trustee's Sale is a consequence of defaults in the obligation to FOREST L. MILLER and SALLY J. MILLER, husband and wife, DELBERT C. REISNER and DONNA J. REISNER, husband and wife, the Beneficiaries of your Deed of Trust and owners of the obligation secured thereby. Unless the defaults are cured, your property will be sold at auction on the 24th day of September, 2010.

To cure the default(s), you must bring the payments current, cure any other defaults, and pay accrued late charges and other costs, advances, and attorneys' fees as set forth below by the 13th day of September, 2010 (11 days before the sale date). To date, these arrears and costs are as follows:

	Current due to reinstate on June 18, 2010	Estimated amount that will be due to reinstate on September 13, 2010
Delinquent taxes for 2008, 2009 and the 1 st half of 2010	\$ 5,574.54	\$ 5,574.54
(note balance)	\$ 200,000.00 plus interest	\$ 200,000.00 plus interest
Late charges in the total amount of:	0	0
Attorney's fees	\$ 3,500.00	\$ 3,500.00
Trustee's fee	\$ 0	\$ 0
Trustee's expenses: (Itemization)	\$ 0	\$ 0
Title report	\$ 820.00	\$ 820.00



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Recording fees	\$ 300.00	\$ 300.00
Service/posting of notices:	\$ 250.00	\$ 250.00
Postage/copying expense:	\$ 200.00	\$ 200.00
Publication	\$ 600.00	\$ 600.00
Telephone charges	\$ 50.00	\$ 50.00
Inspection fees	\$ 0	\$ 0
TOTALS:	<u>\$ 211,294.54</u>	<u>\$ 211,294.75</u>

Default:

As to the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust, you must cure each such default. Listed below are the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

Default

Description of Action Required to
Cure and Documentation Necessary
to Show Cure

None Other

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the 13th day of September, 2010 (11 days before the sale date) by paying the amount set forth or estimated above and by curing any further defaults described above. Of course, as time passes, other payments may become due and any further payments coming due must be added to your reinstating payment. In addition, because some of the charges can only be



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estimated at this time and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property or to comply with state of local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be made to:

STEPHEN C. SCHUTT, whose address is:
1011 Eighth Street
P.O. Box 1032
Anacortes, WA 98221
Telephone # (360) 293-5094

AFTER THE 13th day of September, 2010, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance (\$200,000.00) plus accrued interest costs, taxes and advances, if any, made pursuant to the terms of the documents and by curing the other defaults as outlined above.

You may contest this default by initiating Court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. A copy of our Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale but only if you persuade the Court of the merits of your defense.

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above or if you do not succeed in restraining the sale by Court action, your property will be sold to satisfy the obligations secured by your Deed of Trust. The effect of such a sale will be to deprive you and all those who hold by, through, or under you of all interest in the property.

Dated this 18 day of June, 2010.


STEPHEN C. SCHUTT, Trustee
Address: 1011 Eighth Street
P.O. Box 1032
Anacortes, WA 98221



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