



201008100037
Skagit County Auditor

8/10/2010 Page 1 of 4 1:58PM

When recorded return to:

Craig Sjostrom
411 Main Street
Mount Vernon, Washington 98273

NOTICE OF TRUSTEE'S SALE

RCW 61.24

Grantor: Craig Sjostrom, Successor Trustee
Grantees: Ellen L. Kerley, aka Ellen L. Prince
Legal Description: Lot 49, "TRUMPETER I"
Assessor's Property Tax Parcel or Account No.: P80617
Reference Nos of Documents Assigned or Released: 201002230062

TO: Ellen L. Kerley, aka Ellen L. Prince **Grantor**
3506 Trumpeter Drive
Mount Vernon, WA 98273

AND TO:

Trumpeter Homeowner's Assoc. **Possible homeowner's assoc. lien claimant**
Address unknown

1. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee will on November 19th, 2010, at the hour of 10:00am, at the front entrance of the Skagit County Courthouse, 205 Kincaid St., Mount Vernon, Skagit County, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington, to wit:

Tract 49, "Trumpeter I", as per the plat recorded in Volume 12 of Plats, pages 6 & 7, records of Skagit County, Wash.

The Assessor's tax parcel number for the subject property is P42019.

Which is commonly known as 3506 Trumpeter Drive, Mount Vernon, WA 98273, which is

subject a Deed of Trust dated the 18th day of February, 2010, recorded on the 23rd day of February, 2010, under Auditor's File No. 201002230062, records of Skagit County, Washington, from Ellen L. Kerley, an unmarried person, as Grantor, to Land Title Insurance Co., as Trustee, to secure an obligation in favor of Stephen J. Kerley, an unmarried person, as Beneficiary. The undersigned has been appointed Successor Trustee, per instrument dated April 22nd, 2010 and recorded on April 30th, 2010 under Auditor's File No. 201004300047, records of Skagit County, Washington

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

3. The defaults for which this foreclosure is made are as follows:

a. Non-monetary defaults:

N/A

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

Balloon payment due April 20th, 2010 \$105,000

Interest per the note to August 9th, 2010 \$5,937.14

TOTAL PAYMENTS: \$110,937.14

4. The principal sum owing on the obligation secured by the Deed of Trust is \$105,000.00. together with interest as provided in the note or other instrument secured from January 20th, 2010 and such other charges, costs and fees as are due under the note or other instrument secured, and as are provided by statute.

5. The above described real property will be sold to satisfy the expense of sale and 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 November 19th, 2010. The defaults referred to in Paragraph 3 must be cured by November 8th, 2010 to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before November 8th, 2010, 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 November 8th, 2010, and before the sale by the Borrower or Grantor, 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.

6. A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor or the Grantor's successor in interest at the following addresses:

Ellen L. Kerley
350 Trumpeter Drive
Mount Vernon, WA 98273



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by both first class and certified mail on May 5th, 2010, proof of which is in the possession of the Trustee; and 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.

7. 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.
8. 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.
9. 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.
10. **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.
11. The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues or other information about the real property being foreclosed must obtain all such information independently.

12. **FAIR DEBT COLLECTION PRACTICE ACT NOTICE**

Any information obtained from the debtor will be used for the purpose of collecting the debt.

DATED: August 9th, 2010



Craig Sjostrom, Successor Trustee
Attorney at Law
411 Main Street
Mount Vernon, WA 98273



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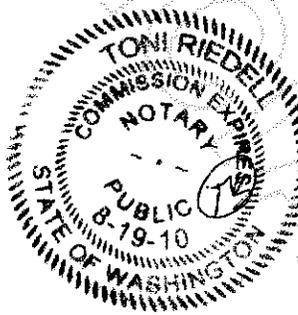
State of Washington)
)ss
County of Skagit)

I certify that I know or have satisfactory evidence that Craig Sjostrom is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes in the instrument.

Dated: 8-10-10

Toni Riedell

Toni Riedell, Notary Public
Residing at: Burlington
My appointment expires 8-19-10



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