

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440



201009200124

Skagit County Auditor

9/20/2010 Page

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4 4:04PM

LAND TITLE OF SKAGIT COUNTY

134523-0

AF # 200106200061

Document Title:

Notice of Trustee's Sale

Trustee:

NANCY K. CARY, Successor Trustee

Grantee:

~~WASHINGTON FEDERAL SAVINGS~~

UMPQUA BANK

Legal:

LOT D, Short Plat No. MV-1-97, approved June 17, 1997, recorded June 18, 1997, in Volume 13 of Short Plats, pages 13 and 14, under Auditor's File No. 9706180061 and being a portion of Government Lot 9, Section 8, Township 34 North, Range 4 East, W.M., Situate in the City of Mount Vernon, County of Skagit, State of Washington

Assessor's Account No.: P111654

AFTER RECORDING RETURN TO:
Hershner, Hunter, LLP
Attn: Lisa M. Summers
P.O. Box 1475
Eugene, OR 97440

NOTICE OF TRUSTEE'S SALE

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, NANCY K. CARY, will on January 7, 2011, at the hour of 11:00 a.m. at the front of the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, 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 D, Short Plat No. MV-1-97, approved June 17, 1997, recorded June 18, 1997, in Volume 13 of Short Plats, pages 13 and 14, under Auditor's File No. 9706180061 and being a portion of Government Lot 9, Section 8, Township 34 North, Range 4 East, W.M., Situate in the City of Mount Vernon, County of Skagit, State of Washington

Tax Account No.: P111654

which is subject to that certain Deed of Trust described as follows:

Dated:	June 8, 2001
Recorded:	June 20, 2001
Recording No.:	Auditor's No. 200106200061
Records of:	Skagit County, Washington
Grantor:	JOHN G LUND and BRENDA L LUND
Successor Trustee:	NANCY K. CARY
Beneficiary:	UMPQUA BANK

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III. The defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: A partial monthly payment in the amount of \$874.05 due April 1, 2009; plus monthly payments in the amount of \$2,215.00 each, due the first of each month, for the months of May 2009 through September, 2010; plus late charges in the amount of \$84.21 each, assessed the sixteenth of each month, for the months of April 2009 through September 2010; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$222,576.24, together with interest as provided in the note or other instrument secured from March 1, 2009, 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 January 7, 2011. The Defaults referred to in paragraph III must be cured by December 27, 2010, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before December 27, 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 December 27, 2010, and before the sale by the Borrower, 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



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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 Borrower and Grantor at the following addresses:

John Lund
PO Box 1701
Mount Vernon WA 98273

John Lund
1001 Hoag Road
Mount Vernon WA 98273

Brenda Lund
PO Box 1701
Mount Vernon WA 98273

Brenda Lund
1001 Hoag Road
Mount Vernon WA 98273

by both first class and certified mail on May 28, 2010, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on July 11, 2010, 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 possession of proof of such 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 of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and any one 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.

DATED: September 16, 2010.

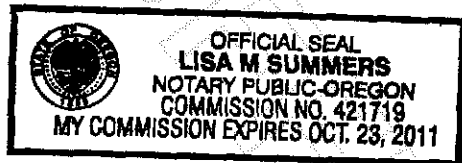
ADDRESS FOR SERVICE OF PROCESS:
NANCY K. CARY, Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218

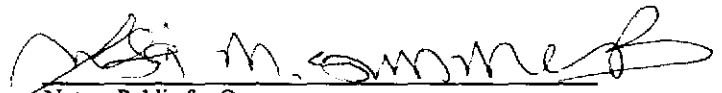
NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511



STATE OF OREGON)
) ss.
COUNTY OF LANE)

On September 16, 2010, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.




Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 10/23/2011

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION
PRACTICES ACT NOTICE

This communication is from a debt collector.

TS #30057.30381



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Skagit County Auditor