



201011100049

Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Stephen C. Schutt, will on the 25th day of February, 2011, 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

P55594

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, joint tenants with right of survivorship, as Grantors, First American Title of Skagit County, as Trustee, to secure an obligation in favor of Forrest L. Miller and Sally J. Miller, husband and wife and Delbert C. Reisner and Donna J. Reisner, husband and wife, as Beneficiaries.

Dewey Weddle is now the Successor Trustee by reason of a Appointment of Successor Trustee recorded on October 21, 2010, under Auditor's/Recorder's No. 201010210073, 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 October 1, 2009, as provided for in the "Promissory Note" secured then extended by the addendum of October 20, 2009 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 1st day of October, 2004, 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 25th day of February, 2011. The defaults referred to in paragraph III must be cured by the 14th day of February, 2011, (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 14th day of February, 2011, (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 14th day of February, 2011, (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 Acceptance of Service on the 26th & 27th days of September, 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 September 27, 2010, and the Trustee has possession of proof of such service or posting.

VII.



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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 9th day of November, 2010.



DEWEY WEDDLE
Address: 802 Seventh Street
Anacortes, WA 98221
Telephone: (360) 3600

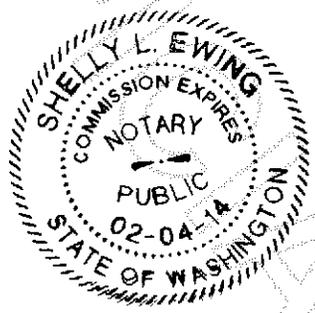


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STATE OF WASHINGTON)
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COUNTY OF SKAGIT)

On this day personally appeared before me DEWEY WEDDLE, 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 9th day of November, 2010.



Shelly L. Ewing
NOTARY PUBLIC in and for the State of
Washington, residing at Anacortes
My commission expires: 02-04-14



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NOTICE OF FORECLOSURE

Pursuant to the Revised Code of Washington
Chapter 61.24.RCW

The attached Notice of Trustee's Sale is a consequence of defaults in the obligation to FORREST 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 25th day of February, 2011.

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 14th day of February, 2011 (11 days before the sale date). To date, these arrears and costs are as follows:

	Current due to reinstate on October 30, 2010	Estimated amount that will be due to reinstate on February 14, 2011
(note balance)	\$ 200,000.00 plus interest of \$ 11,916.74	\$ 200,000.00 plus interest of \$ 17,878.57
Late charges in the total amount of:	<u>0</u>	<u>0</u>
Total:		\$ 217,878.57
Attorney's fees	\$ 2,500.00	\$ 2,500.00
Trustee's fee	\$ 350.00	\$ 350.00
Title report	\$ 1,144.07	\$ 1,144.07
Recording fees	\$ 201.00	\$ 201.00
Service/posting of notices:	\$ 250.00	\$ 250.00
Postage/copying		



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expense:	\$ 30.00	\$ 30.00
Publication	\$ 892.50	\$ 892.50
Telephone charges	\$ 50.00	\$ 50.00
Inspection fees	\$ 400.00	\$.00
TOTALS:	<u>\$ 5,817.57</u>	<u>\$ 5,417.57</u>
GRAND TOTAL:		\$223,296.14

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
<u>None Other</u>	<hr/> <hr/>

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the 14th day of February, 2011 (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 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 or 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:

DEWEY WEDDLE, Attorney at Law, whose address is:
802 - 7th Street
Anacortes, WA 98221
Telephone # (360) 293-3500



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