

COVER SHEET

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Fairhaven Legal Associates, P.S.
P.O. Box 526
Burlington, Washington 98233



201012220017
Skagit County Auditor

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DOCUMENT TITLE(S)

Notice of Trustee's Sale

REFERENCE NUMBER(S)

201006030037

GRANTOR(S)

1) Dares, Joann Funk

GRANTEE(S)

1) Summit Bank

LEGAL DESCRIPTION

Lots 16-20, Blk. 14, Bowman's Central Ship Harbor Water Front Plat of Anac.

ASSESSORS PARCEL / TAX ID NUMBER:

3776-014-020-0003 / P56841

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 25th day of March, 2011, at the hour of 10:00 o'clock a.m. at the main entrance of the Skagit County Courthouse located at 205 W. Kincaid St., 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, situate in the County of Skagit, State of Washington, to-wit:

Lots 16 through 20, inclusive, Block 14, "BOWMAN'S CENTRAL SHIP HARBOR WATER FRONT PLAT OF ANACORTES, SKAGIT CO., WASHINGTON," as per plat recorded in Volume 2 of Plats, page 33, records of Skagit County, Washington.

TOGETHER WITH that portion of the vacated alley as vacated under Ordinance No. 1746, as would attach by operation of law. Situate in the City of Anacortes, County of Skagit, State of Washington.

Assessor's Tax ID/Parcel No.: 3776-014-020-0003/P56841

- (b) Is now subject to a Deed of Trust, which Deed of Trust is recorded under Auditor's File Number 201006030037, records of Skagit County, Washington.

which is subject to that certain Deed of Trust dated May 28, 2010, recorded June 3, 2010, under Auditor's File No. 201006030037, records of Skagit County Washington, from Joann Funk Dares as Grantor(s) to Land Title Company of Skagit County, as Trustee, which Trustee has been succeeded by DAVID L. DAY to secure an obligation in favor of Summit Bank, as Beneficiary, the beneficial interest in which was assigned by Grantor, Joann Dares, under an Assignment recorded under Auditor's File No. 200804290159.

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 default for which this foreclosure is made is/are as follows: For failure to pay when due the following amounts which are now in arrears, \$15,342.79, plus other charges, costs and fees as set forth in the Notice of Foreclosure.

IV.

The sum owing on the obligation secured by the Deed of Trust is:
Principal \$164,205.27, together with interest as provided in the Note and such other costs and fees as are due under the Note and Deed of Trust 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 March, 2011. The default(s) referred to in paragraph III must be cured by the 14th day of March, 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 before the 14th day of March, 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 by the Grantor anytime after the 14th day of March, 2011 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or his 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 Borrower and Grantor or his successor in interest at the following addresses:

Joann Funk Dares
13973 Dodge Valley Rd.
Mount Vernon, WA 98273

Joann Funk Dares
305 5th Street
Anacortes, WA 98221



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by both first class and certified mail on the 9th day of November, 2010, proof of which is in the possession of the Trustee; the Borrower and Grantor or his successor in interest was personally served on the 13th day of November, 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 service or posting.

VII.

The Trustee whose name and address is 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.

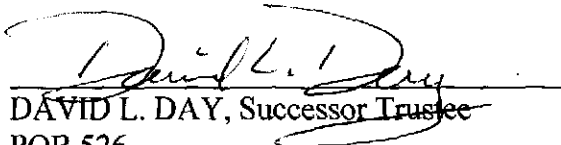
NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the twentieth 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 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.



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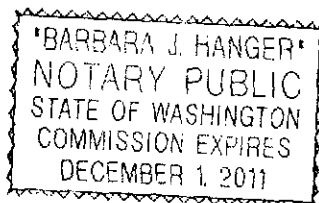
DATED this 20th day of December, 2010.

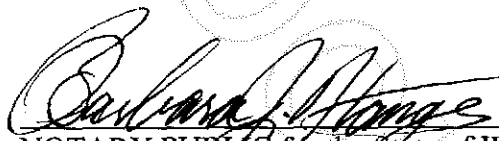

DAVID L. DAY, Successor Trustee
POB 526
Burlington, WA 98233
(360) 755-0611

STATE OF WASHINGTON)
) ss:
COUNTY OF SKAGIT)

On this day personally appeared before me DAVID L. DAY 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 20th day of Dec., 2010.




NOTARY PUBLIC for the State of Washington.
My Commission Expires: 12/1/11



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