

FILED FOR RECORD AT REQUEST OF
AND RETURN ORIGINAL TO:

Keith A. Bode

Attorney at Law
P. O. Box 688
Lynden, WA 98264-0688
Tel. (360) 354-5021



201101260110
Skagit County Auditor

1/26/2011 Page 1 of 5 3:21PM

GRANTOR(S):

1. CROWE, LORRENE
2. CROWE, GEOFFREY
3. COOPER, SHELLEY
4. COOPER, DARRYL

GRANTEE(S):

1. DOUGLAS, ROBERT JOHN

LEGAL DESCRIPTION:

Abbreviated: Lot 16 Bel-Air Manor First Addition, Mount Vernon, WA
Full is found on page one

ASSESSOR'S PARCEL NUMBER(S):

1. P52320/3705-000-016-0004

Notice of Trustee's Sale

Notice is hereby given, pursuant to Chapter 61.24 RCW, as follows:

1. The undersigned ^{*Keith A. Bode*} Trustee will on Friday, April 29, 2011, at the hour of one o'clock (1:00) p.m., at the front entry of the Skagit County Courthouse, 205 W. Kincaid, 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 at 1925 East Bel Air Drive, Mount Vernon, Washington 98273 carried as Skagit County Parcel No. P52320/3705-000-016-0004, Skagit County, Washington, and legally described as follows:

Lot 16, *Bel-Air Manor First Addition*, Mount Vernon, Washington, according to the Plat recorded in Volume 7 of Plats, Page 60, records of Skagit County, Washington.

which property is subject to that certain Deed of Trust dated October 17, 2008, and recorded October 20, 2008, under Skagit County Auditor's file No. 200810200150, from ROBERT JOHN DOUGLAS, as Grantor, to CHICAGO TITLE COMPANY, INC., as Trustee, to secure an obligation in favor of LORRENE CROWE and GEOFFREY CROWE, wife and husband,

ORIGINAL

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and SHELLEY COOPER, a married woman whose husband is DARRYL COOPER, as Joint Tenants with right of survivorship as to an undivided 93.1319%, and SHELLEY COOPER and DARRYL COOPER, wife and husband, as Joint Tenants with right of survivorship as to an undivided 6.8681%, as Beneficiary. KEITH A. BODE has since been appointed Successor Trustee.

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

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

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

Cumulative interest delinquency as of August 31, 2010: (as identified in Bankruptcy Court proceedings)	\$2,074.08
Late Penalty September 11, 2010 (5% of \$273.00 monthly interest payment due)	13.65
Late Penalty October 11, 2010 (5% of \$273.00 monthly interest payment due)	13.65
Interest due August 31, 2010 through October 20, 2010 (50 days @ 9%=\$8.97534/day=\$448.77)	448.77
Principal Balance Matured October 20, 2010	36,400.00
Late Penalty October 31, 2010 (5% of \$36,400.00 principal payment due)	1,820.00
Interest due October 21, 2010 through November 16, 2010 (26 days @ 12%=\$11.96712/day=\$311.15)	311.15
Interest due November 16, 2010, through January 21, 2011 (66 days @ 12%=\$11.96712/day=\$789.83)	789.83
TOTAL DEFAULTS IN MONETARY PAYMENTS:	\$41,871.13
Plus Costs and Fees identified in the Notice of Default and Election to Foreclose:	
Cost of Title Report for foreclosure	\$432.80
Postage	35.88
Posting Fee	95.00
Attorney's fee	5,214.00
TOTAL CHARGES, COSTS AND FEES:	\$5,777.68
Plus Advances to Protect Collateral:	
Real Estate Taxes	4,357.84
Fire and Extended Insurance	1,145.02
Repairs to Maintain Habitability/Tenantability	1,206.29



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TOTAL ADVANCES TO PROTECT COLLATERAL:	6,709.15
TOTAL MONETARY DEFAULTS (as of January 21, 2011)	\$54,357.96

4. The sum owing on the obligation secured by the Deed of Trust is \$54,357.96, together with late penalties, interest, costs and attorney's fees as in the note provided from and after January 21, 2011, and such other costs and fees as are provided by statute.

5. The above-described real property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on April 29, 2011. The defaults referred to in Paragraph 3 must be cured by April 18, 2011 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before April 18, 2011 (11 days before the sale) the default as set forth in Paragraph 3 is cured and the Trustee's fees and costs are paid. The sale may be terminated at any time after April 18, 2011 (11 days before the sale) 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 late penalties, 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 Grantor or his successor in interest at the following address(es):

Name & Address

ROBERT JOHN DOUGLAS
5217 Hobson Road
Bow, Washington 98232-9699

ROBERT JOHN DOUGLAS
P.O. Box 407
Burlington, WA 98233-0407

ROBERT JOHN DOUGLAS
1925 East Bel Air Drive
Mount Vernon, WA 98273-2623

by both first class and certified mail on November 16, 2010, proof of which is in the possession of the Trustee; and the Notice of Default was posted in a conspicuous place on the real property described in Paragraph 1 above on November 18, 2010, by the Beneficiary or his



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Trustee, and the Trustee has in his possession proof of such posting or service.

7. 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.

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 objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they begin 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.

Dated this 21st day of January, 2011.



Keith A. Bode
Successor Trustee

Address: 314 5th Street, P.O. Box 688
Lynden, WA 98264-0688
Telephone:(360) 354-5021

**State of Washington }
County of Whatcom }^{ss.}**

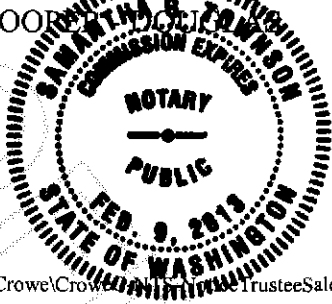
On this day personally appeared before me Keith A. Bode, to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21st day of January, 2011.



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Skagit County Auditor



Samantha Johnson

Notary Public in and for the State of
Washington, residing in Blaine
My commission expires 02/09/2013

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