

Filed for Record at Request of:
Joseph D. Bowen
Attorney at Law, P.S.
401 S. Second Street
Mount Vernon, WA 98273
(360) 336-6655



201102020033
Skagit County Auditor

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Attachment: Auditor's # **NOTICE OF FORECLOSURE**

201102020032

Pursuant to the Revised Code of Washington
Chapter 61.24 RCW

TO: ALAN JOHNSON

The attached Notice of Trustee's Sale is a consequence of default in the obligation to Mark Kaeding, the Beneficiary of your Deed of Trust and owner of the obligation secured thereby. Unless the default is cured, your property will be sold at auction on the 6th day of May, 2011 at 10:00a.m. at Skagit County Superior Court 205 W. Kincaid Street, Mount Vernon, WA 98273.

* Auditor's file # 200110150196

To cure the default, 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 4th day of April. To date, these arrears and costs are as follows:

	Currently Due	Estimated Amount that will be due to reinstate on 4/25/11 (11 days before sale)
1) Delinquent payments of principal plus interest from 7/15/08 to 1/3/11 in the amount of \$482.77 per month	\$14,483.11	\$15,931.41
2) Late charges	\$ 0	\$ 0
3) Trustee fees	\$1,000.00	\$1,500.00

5)	Trustee costs:		
	Trustee Sale Guarantee	\$465.26	\$465.26
	Recording fees	\$129.00	\$129.00
	Publishing Fee	\$650.00	\$650.00
	Service, postage and posting fees	\$80.03	\$180.03
6)	Unpaid Property Taxes	\$5,012.30	\$5,012.30*
	(*tax payment of \$668.36 will become due on April 30 th 2011)		
	TOTAL	\$21,819.70	\$23,868.00

To pay off the entire obligation secured by your Deed of Trust as of the 25th day of April, 2011, you must pay a total of \$1,812.05 in principal, \$14,119.36 in interest, plus other costs and advances estimated to date in the amount of \$7,936.59. From and after the date of this notice you must submit a written request to the Trustee to obtain the total amount to pay off the entire obligation secured by your Deed of Trust as of the payoff date.

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the 25th day of April, 2011, by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate or to pay off the entire indebtedness 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 or the payoff amount 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: **JOSEPH D. BOWEN ATTORNEY AT LAW, P.S. TRUST** whose address is **401 S. 2nd Street, Mount Vernon, WA 98273, telephone (360)336-6655** AFTER THE 4TH DAY OF APRIL YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE. The Trustee will respond to any written request for current payoff or reinstatement amounts within ten days of receipt of your written request. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance \$56,366.10 plus accrued interest, costs and advances, if any, made pursuant to the terms of the documents and by curing the other defaults as outlined above.

You may contest this default by initiating court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense. You may contact the Department of Financial Institutions or the statewide civil legal aid hotline for possible assistance or referrals.



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