

RETURN TO:
JAMES B. FINLAY, Attorney
P.O. Box 755
Long Beach, WA 98631



201105130030
Skagit County Auditor

5/13/2011 Page 1 of 4 9:48AM

Grantor: FINLAY, JAMES B.
Grantees: MOREY, GREG L.
Legal Description (abbreviated): Lot 20 "WHITE FALLS ESTATES"
Assessor's Tax Parcel ID No. P70342

TO:

GREG L. MOREY
P.O. Box 44
Rockport, WA 98283

GREG L. MOREY
372 Cameron Lake Loop Rd.
Okanogan, WA 98840

**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO
COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE.**

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 26th day of August, 2011, at the hour of 10:00 a.m., on the front steps of the Skagit County Courthouse, the address of which is 205 West Kincaid Street, Mount Vernon, Washington, 98273, in the City of Mount Vernon, County of Skagit, 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:

Assessor's Parcel Number: P70342
Legal description abbreviated: Lot 20, "WHITE FALLS ESTATES"
Physical address: 53673 White Falls Court, Concrete, WA 98237

Lot 20, "WHITE FALLS ESTATES", according to the plat thereof, recorded in Volume 8 of Plats, pages 75, records of Skagit County, Washington,

which is subject to that certain Deed of Trust dated February 27, 2008, and recorded under Auditor's No. 200803110091, records of Skagit County, Washington, from Greg L. Morey, a single person, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation in favor of Raymond E. Sopher, as Beneficiary.

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:

9 monthly payments of \$157.77 each
from 9/10/10 through 5/10/11:

Amount to bring current through 5/10/11: \$ 1,419.93

TOTAL: \$ 1,419.93

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal - \$7,689.47, together with interest as provided in the note or other instrument secured from the 27th day of February, 2008, 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 provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the 26th day of August, 2011. The defaults referred to in paragraph III must be cured by the 15th day of August, 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 August 15, 2010, (11 days before the sale date), 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 the 15th day of August, 2011, (11 days before the sale date), 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 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 address:

GREG L. MOREY
P.O. Box 44
Rockport, WA 98283

GREG L. MOREY
372 Cameron Lake Loop Rd.
Okanogan, WA 98840

NOTICE OF TRUSTEE'S SALE - 2



201105130030
Skagit County Auditor

by both first class and certified mail on the 4th day of April, 2011, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 10th day of April, 2011, 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 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.

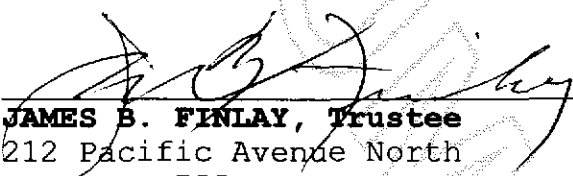
NOTICE TO OCCUPANTS OR TENANTS

Not applicable - vacant property.

Notice and other personal service may be served on the Trustee at:

James B. Finlay, Trustee
212 Pacific Ave. North
P.O. Box 755
Long Beach, WA 98631

DATED: May 11th, 2011.


JAMES B. FINLAY, Trustee
212 Pacific Avenue North
P.O. Box 755
Long Beach, WA 98631
360-642-3108

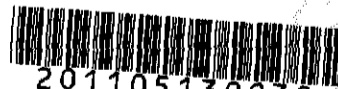


STATE OF WASHINGTON)
SS:
COUNTY OF PACIFIC)

On May 11, 2011, before me personally appeared **JAMES B. FINLAY**, to me known to be the individual who executed the foregoing instrument as Successor Trustee for Raymond E. Sopher, and acknowledged that he signed the same as his free and voluntary act and deed as Successor Trustee for the uses and purposes therein mentioned.

GIVEN under my hand and official seal the day and year last above written.

Linda M. Snodgrass
Print Name: Linda M. Snodgrass
NOTARY PUBLIC of Washington,
residing at Raymond :
Commission expires: 8/1/14 :



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5/13/2011 Page 4 of 4 9:48AM