



201204170107
Skagit County Auditor

4/17/2012 Page 1 of 4 1:36PM

After Recording Return to:
CHESTER T. LACKEY
900 DUPONT STREET
BELLINGHAM, WA 98225

Document Title: Notice of Trustee's Sale
Grantor: Chester T. Lackey, Trustee, and Bank of the Pacific
Grantee: Thomas L. Baker and Teresa A. Baker
Legal: Lots 1 - 14 Blks 111 & 112 Fidalgo City
Parcel #: P73146 & P73147

DT#200608110002 RE-REC#201001190174

GUARDIAN NORTHWEST TITLE CO.

103502-2

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET. SEQ.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 20th day of July, 2012, at the hour of 10:00 o'clock A. M., inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, 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:

Lots 1 through 14, inclusive, Block 111, and Lots 1 through 14, inclusive, Block 112 "Map of Fidalgo City, Skagit Co., Washington", as per plat recorded in Volume 2 of Plats, pages 113 and 114, records of Skagit County, Washington.

Together with those portions of Fidalgo Avenue, Carlyle Avenue, Fairhaven Avenue, Fifth Street and Sixth Street, which attach and insures thereto by Quit Title Action and Judgment entered November 7, 1995, under Skagit County Superior Court Case No. 94-3-01013-1, records of Skagit County, Washington.

Situated in Skagit County, Washington.

which is subject to that certain Deed of Trust dated July 31, 2006, recorded August 11, 2006, under Auditor's File No. 200608110002, and rerecorded to add spouses signature on January 19, 2010, under Auditor's File No. 201001190174, records of Skagit County, Washington, from Teresa Baker and Thomas Baker, as Grantors, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Bank of the Pacific, 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:

Principal and interest payments totaling \$5,590.00, together with late charges in the amount of \$1,492.41.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$90,896.13, together with interest as provided in the note or other instrument secured from the 15th day of December, 2011, 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 20th day of July, 2012. The defaults referred to in paragraph III must be cured by the 9th day of July, 2012, (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 9th day of July, 2012, (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 9th day of July, 2010, (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 addresses:

Teresa A. Baker 3204 D Avenue Anacortes, WA 98221	Thomas L. Baker 3204 D Avenue Anacortes, WA 98221
Thomas L. Baker 2212 31 st Street Anacortes, WA 98221	Teresa A. Baker 2212 31 st Street Anacortes, WA 98221

by both first class and certified mail on the 15th day of February, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 18th day of February, 2012, 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 of 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 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 tenants by summary proceedings under Chapter 59.12RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

DATED this 16th day of April, 2012.

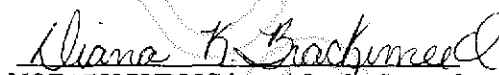

CHESTER T. LACKEY, Trustee

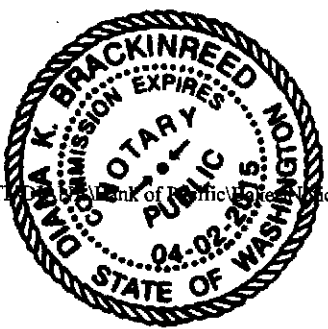
Battersby Field Professional Building
900 Dupont Street
Bellingham, Washington 98225
Phone: (360) 734-6390

STATE OF WASHINGTON)
)ss.
COUNTY OF WHATCOM)

On this 16th day of April, 2012, before me personally appeared CHESTER T. LACKEY, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged to me 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 the day and year first above written.


NOTARY PUBLIC in and for the State of
Washington, residing at Bellingham.
My Commission Expires 4/2/15.



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