Filed for Record at Request of:



Anthony V. Harris, Esq. c/o BECU PO Box 97050, MS 1049-1 Seattle, WA 98124

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NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON, CHAPTER 61.24, et seq.

TO: Michael S. Barrett 12323 Frances Street Burlington, WA 98233 Occupants 12323 Frances Street Burlington, WA 98233

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Anthony V. Harris, will on August 17, 2012, at the hour of 10:00 a.m., at the Skagit County Couthouse, inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mt. 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, situated in the County of Skagit, State of Washington to-wit:

LOT 3, WONDERVUE ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 75, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON

Assessor's Property Tax Parcel/Account No. 4040-000-003-0001; P70339

which is subject to that certain Deed of trust dated July 28, 2006, recorded August 4, 2006, under Auditor's File No. 200608040150, records of Skagit County, Washington, from Michael S. Barrett, an unmarried man, as Grantor, to Chicago Title Insurance Co., as Trustee to secure an obligation in favor of Bocing Employees' Credit Union, 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 default(s) for which this foreclosure is made is/are as follows:

A. Failure to pay when due the following amounts which are now in arrears: \$15,728.92, plus interest, late charges and attorneys fees which are continuing to accrue.

Description of Action Required to Cure and Documentation Necessary to Show Cure

1. None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$193,251.70, together with interest as provided in the note or other instrument secured from July 28, 2006, 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 August 17, 2012. The default(s) referred to in paragraph III must be cured by August 6, 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 August 6, 2012 (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 any time after August 6, 2012, (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:

Michael S. Barrett 12323 Frances Street Burlington, WA 98233

B.

Default

1. None

by both first class and certified mail on March 21, 2012, proof of which is in the possession of the Trustee; and 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 posting.

BECU NOTS 7/2009 MICHAEL S. BARRETT (CENLAR)



Skagit County Auditor 5/14/2012 Page 2 of 4 3:00PM 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 Grantors 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 20^{th} 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 20^{th} 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 8th day of May, 2012.

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Anthony V. Harris, Successor Trustee c/o BECU PO Box 97050, MS 1049-1 Seattle, WA 98124 (206) 812-5133



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STATE OF WASHINGTON))ss. COUNTY OF KING)

I certify that I know or have satisfactory evidence that the person appearing before me and making this acknowledgement is the person whose true signature appears on this document.

On this day personally appeared before me Anthony V. Harris, 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 $\underline{\mathscr{G}}$ day of May, 2012.

ASIOOCHE A. NOTARY PUBLIC in and for the State of Washington. Residing at: Bellevue Commission expires: ∂Q

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