



201205170086

Skagit County Auditor

5/17/2012 Page

1 of

7 3:52PM

AFTER RECORDING RETURN TO:

Bishop, White, Marshall & Weibel, P.S.
720 Olive Way, Suite 1201
Seattle, WA 98101
(206) 622-7527
Ref: Christenson, Eric T. & Linda M., 1452.1209301

Reference Number(s) of Documents assigned or released: 200803240066

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Bishop, White, Marshall & Weibel, P.S.

Grantee: Eric T Christenson and Linda M Christenson, husband and wife

Abbreviated Legal Description as Follows: Ptn Lot 1, Bridgewater Estates, Phase 1.

Assessor's Property Tax Parcel/Account Number(s): 4626-000-001-0000 / P105624

LAND TITLE OF SKAGIT COUNTY

141960-F

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 Bishop, White, Marshall & Weibel, P.S. will on August 17, 2012 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

See Legal Description attached hereto and made a part hereof as Exhibit 'A'.

which is subject to that certain Deed of Trust dated March 18, 2008, recorded March 24, 2008, under Auditor's File No. 200803240066 records of Skagit County, Washington, from Eric T Christenson and Linda M Christenson, husband and wife, as Grantor, to Washington Services, Inc., a Washington Corporation, as Trustee, to secure an obligation in favor of Washington Federal Savings as beneficiary. Washington Federal Savings is now known as Washington Federal. The sale will be made without any warranty concerning the title to, or the condition of the property.

NOTICE OF TRUSTEE'S SALE - 1

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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 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:

- i) Failure to pay the following amounts, now in arrears:

Delinquent Monthly Payments Due from 8/25/2012 through 4/25/2012:

2 payment(s) at \$1056.97
1 payment(s) at \$1091.07
1 payment(s) at \$988.77
1 payment(s) at \$1022.88
1 payment(s) at \$1125.16
3 payment(s) at \$988.78
1 payment(s) at \$1091.06

Total: 10,399.22

Late Charges:

9 late charge(s) at \$25.00
for each monthly payment not made within 25th day
days of its due date

Total Late Charges 225.00
TOTAL DEFAULT \$10,624.22

IV

The sum owing on the obligation secured by the Deed of Trust is: \$248,900.00, together with interest from July 1, 2011 as provided in the note or other instrument, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

As a condition of curing the foregoing described default, you must also cure the present default on all other loan(s) made to you by Washington Federal Savings. Without limiting the foregoing, you must pay off in full or reinstate Washington Federal Loan No. 283119-6 as a condition of curing the default(s) described above in this Notice.



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 payments, late charges, or other defaults 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, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. 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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on March 26, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 26, 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 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.

NOTICE OF TRUSTEE'S SALE - 3

Fcwantsnof3_18_2010



201205170086
Skagit County Auditor

IX

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 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 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.

XI

NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.



EFFECTIVE DATE: May 17, 2012

BISHOP, WHITE, MARSHALL & WEIBEL, P.S.,
Successor Trustee

By: [Signature]
William L. Bishop, Jr.
720 Olive Way, Suite 1201
Seattle, WA 98101
(206) 622-7527

State of Washington)
) ss.
County of King)

On this 14 day of May, 2012, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William L. Bishop, Jr., to me known to be an Officer of Bishop, White, Marshall & Weibel, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



[Signature]
Name: Kristen S Borrego
NOTARY PUBLIC in and for the State of
Washington at King County
My Appt. Exp: 10/09/14



'Mailing List'

Eric T. Christenson
13090 Bridgeview Way
Mount Vernon, WA 98273

Linda M. Christenson
13090 Bridgeview Way
Mount Vernon, WA 98273



201205170086
Skagit County Auditor

5/17/2012 Page 6 of 7 3:52PM

NOTICE OF TRUSTEE'S SALE - 1

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EXHIBIT "A"

Lot 1, "FINAL PLAT OF BRIDGEWATER ESTATES, PHASE I," as per plat recorded in Volume 15 of Plats, pages 174 and 175, records of Skagit County, Washington,

EXCEPT that portion of said premises lying within the following described parcel:

Beginning at the Southwest corner of Lot 1 of said "Final Plat of Bridgewater Estates, Phase I";
thence South 89°34'25" East, 179.04 feet along the South line of said Lot 1 to an angle point in said South line;
thence South 0°25'35" West, 15.00 feet along said South lot line to the Northwest corner of Lot 1 of Skagit County Short Plat No. 93-033, approved August 20, 1993, and recorded August 20, 1993, in Volume 10 of Short Plats, pages 223 and 224, under Skagit County Auditor's File No. 9308200096; being a portion of the Southwest ¼ of Section 32, Township 35 North, Range 3 East, W.M., and being the true point of beginning;
thence South 89°34'25" East, 267.52 feet along the North line of said Lot 1 of Skagit County Short Plat No. 93-033 (also being the South line of said Lots 1, 2, and 3, "Final Plat of Bridgewater Estates, Phase I") to the Northeast corner of said Lot 1, Skagit County Short Plat No. 93-033;
thence North 0°24'54" East, 15.24 feet, more or less, along the Northerly projection of the East line of said Lot 1, Skagit County Short Plat No. 93-033 to an existing East-West fence line as the same is shown on the face of said "Final Plat of Bridgewater Estates, Phase I";
thence North 89°09'11" West, 267.52 feet, more or less, along said existing East-West fence line or fence line projected to a point bearing North 00°25'35" East from the true point of beginning;
thence South 00°25'35" West, 17.20 feet to the true point of beginning.

Situate in the County of Skagit, State of Washington.



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