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Filed for Record at Request of:

Fairhaven Legal Associates P.O. Box 523 Burlington, WA 98233

REFERENCE NUMBER OF RELATED DOCUMENT:

GRANTOR:

GRANTEE:

ABBREVIATED LEGAL DESCRIPTION:

200604070033

Fairhaven Legal Associates Edward and Susan Watson

Ptn Lot 2, SP #PL00-0322; Ptn SE 1/4

SW 1/4, 32-34-4 E W.M.

ASSESSOR'S TAX PARCEL NUMBER:

340432-3-021-0100 P117188

NOTICE OF TRUSTEE'S SALE

T.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 7th day of December, 2012, at the hour of 10:00 o'clock a.m. at the main entrance of the Skagit County Courthouse located at 205 W. Kincaid, Mount Vernon, Skagit County, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situate in the County of Skagit, State of Washington, to-wit:

Lot 2, Skagit County Short Plat No. PL-00-0322, approved September 13, 2000 and recorded September 13, 2000, under Skagit County Auditor's File no. 200009130060, being a portion of the Southeast ¼ of the Southwest ¼ of Section 32, Township 34 North, Range 4 East, W.M., EXCEPT that portion more particularly described as follows:

Beginning at the Northwest corner of Lot 1 said Skagit County Short Plat No. PL-00-0322; thence North 89°33'02" East along the North line of said Lot 1, 203.54 feet to the Northeast corner of Said Lot 1, also being a Southeast corner of Lot 2 said Skagit County Short Plat No. PL-00-0322; thence North 0°08'55" East along the East line of said Lot 2, 50.00 feet; thence South 89°33'02" West, 203.54 feet to a point bearing North 0°08'55" East from the point of beginning; thence South 0°08'55" West, 50.00 feet to the point of beginning.

Situate in the County of Skagit, State of Washington

Assessor's Tax/Parcel No.s:

340432-3-021-0100/P117188

More commonly known as:

1215 East Hickox Road Mount Vernon, WA

98273

which is subject to that certain Deed of Trust dated March 24, 2006, recorded April 7, 2006, under Auditor's File No. 20060407033, records of Skagit County Washington, from Edward J. Watson and Susan K. Watson, as Grantor(s) to Land Title Company of Skagit County, as Trustee, which Trustee has been succeeded by DAVID L. DAY of Fairhaven Legal Associates P.S., to secure an obligation in favor of Columbia Bank, successor in interest to Summit Bank, as Beneficiary.

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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 for which this foreclosure is made is/are as follows: For failure to pay when due the following amounts which are now in arrears, \$364,543.60, including other charges, costs and fees as set forth in the Notice of Foreclosure, and for other than payment of money such as nonpayment of Taxes.

IV.

The sum owing on the obligation secured by the Deed of Trust is:

Balloon Payment matured on 12/01/2011 \$300,639.52, together with interest as provided in the Note and such other costs and fees as are due under the Note and Deed of Trust and as are provided by statute.

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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 7th day of December, 2012. The default(s) referred to in paragraph III must be cured by the 26th day of November, 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 before the 26th day of November, 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 by the Grantor anytime after the 26th day of November, 2012 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or his successor in interest 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 or his successor in interest at the following addresses:

Edward Watson Susan Watson 18482 Peregrine Lane Mount Vernon, WA 98274

Edward Watson Susan Watson 1215 Hickox Road

Mount Vernon, WA 98274

by both first class and certified mail on the 17th day of July, 2012, proof of which is in the possession of the Trustee; the Borrower and Grantor or his successor in interest was personally served on the 22nd day of July, 2012 with said written notice of default <u>or</u> 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 is 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.

DATED this /6/2 day of August, 2012.

DAVID L. DAY, Successor Trustee

POB 526

Burlington, WA 98233

(360) 755-0611

STATE OF WASHINGTON) ss: COUNTY OF SKAGIT)

On this day personally appeared before me DAVID L. DAY 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.

NOTARY PUBLIC for the State of Washington My Commission Expires: 13/1/15

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