

AFTER RECORDING RETURN TO:

Name William R. Allen

Address PO Box 603

City, State, Zip Burlington, WA 98233



201209210089

Skagit County Auditor

9/21/2012 Page

1 of

5 3:35PM

Abbrev. Leg. Lots 24-32, Blk 24, and Lots 1-16, Blk 36, HAMILTON TOWNSITE COMPANY'S
SECOND ADDITION TO THE TOWN OF HAMILTON, Vol 2, p. 60

Tax Acct. No. 4113-024-032-0008/P73734; 4113-036-0002/P73757

Document Ref. No. 200603160081; 200712110074 and 200712110075

Grantor: Allen, William, Trustee

Grantee: Pitts, Harold and Cheryl
Public

NOTICE OF TRUSTEE'S SALE
Pursuant to Chapter 61.24
of the Revised Code of Washington

I.

NOTICE IS HEREBY GIVEN that William R. Allen, Successor Trustee, will on December 28, at the hour of 10 o'clock A.M. on the steps of the main entrance to the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, described as follows:

Lots 24 through 32, Block 24, HAMILTON TOWNSITE COMPANY'S
SECOND ADDITION TO THE TOWN OF HAMILTON, SKAGIT COUNTY,
WASHINGTON, according to the plat thereof recorded in Volume 2 of Plats,
page 60, records of Skagit County, Washington.

Lots 1 through 16, Block 36, HAMILTON TOWNSITE COMPANY'S
SECOND ADDITION TO THE TOWN OF HAMILTON, SKAGIT COUNTY,
WASHINGTON, according to the plat thereof recorded in Volume 2 of Plats,
page 60, records of Skagit County, Washington.

Situated in Skagit County, State of Washington.

(commonly known as 920 Pettit St., Hamilton, WA 98255),

which is subject to the following two Deeds of Trust:

Deed of Trust executed by Grantors Harold Pitts and Cheryl Pitts, husband and wife, to Land Title Company, as Trustee, in favor of Errol Hanson Funding, Inc., as Beneficiary, recorded March 16, 2006, under Auditor's File No. 200603160081, records of Skagit County, Washington, and modified by Modification recorded December 13, 2007, under Auditor's File No. 200712130052.

Deed of Trust executed by Grantors Harold Pitts and Cheryl Pitts, husband and wife, to Land Title Company, as Trustee, in favor of Summit Bank, a Washington corporation, as Beneficiary, recorded December 11, 2007, under Auditor's File No. 200712110074, records of Skagit County, Washington, assigned to Errol Hanson Funding, Inc., by Assignment of Deed of Trust recorded December 11, 2007, under Auditor's File No. 200712110075, and modified by Modification recorded December 13, 2007, under Auditor's File No. 200712130051.

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:

Failure to pay when due the following amounts which are now in arrears:

Monthly installments of \$1,500 each, due on
the 10th day of each month
June 2011 through September 2012

\$ 24,000.00

Late Charges \$100 each month,
June 2011 through September 2012

\$ 1,600.00

Sub-Total of amount in arrears:

\$ 25,600.00



Trustee's estimated fees and costs:

Title report for foreclosure purposes (estimated)	\$ 1,000.00
Copies/messenger/fax fees (estimated)	\$ 200.00
Trustee's fees and costs (estimated)	\$ 1,500.00
Sub-Total of amount of charges, costs & fees:	\$ 2,700.00

Failure to pay real property taxes and provide proof of insurance coverage. For the real property taxes, you must provide proof of payment to Skagit County.

You must provide proof of adequate fire and casualty insurance on any improvements, as evidenced by a certificate of insurance.

IV.

The sum owing on the obligation secured by the Deed of Trust is :
Principal \$127,925.70, together with interest as provided in the note or other instrument secured from June 15, 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 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 December 28, 2012. The defaults referred to in Paragraph III must be cured by December 17, 2012 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before December 17, 2012 (11 days before the sale), the defaults as set forth in Paragraph III are cured and the Trustee's costs and fees are paid. The sale may be terminated any time after December 17, 2012 (11 days before the sale) and before the sale by the Borrower or 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:

920 Pettit St. Hamilton, WA 98255

Occupants/Tenants



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

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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

Dated this 21 day of September, 2012.

Allforc, Inc
Successor Trustee

William B. Allen
by William Allen, President
504 E. Fairhaven, Ste 201
Burlington, WA, WA 98233

Phone (360) 855-1431

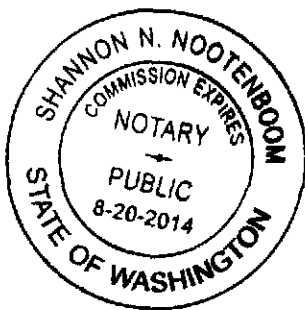


STATE OF WASHINGTON)

) ss

COUNTY OF SKAGIT)

On this 21 day of September, 2011, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William Allen, to me known to be the President of, a Washington corporation, 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 stated that HE was authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.



Typed/printed notary name

Shannon Nootenboom

Residing at

Burlington, WA

My appointment expires

08-20-2014

