



201210260128

Skagit County Auditor

10/26/2012 Page 1 of 6 2:55PM

After recording return to  
Jeffrey E. Pratt  
Marsh Mundorf Pratt Sullivan + McKenzie, P.S.C.  
16504 - 9<sup>th</sup> Ave. SE, Suite 203  
Mill Creek, WA 98012

Document Title: Notice of Trustee's Sale  
Reference No.: 201006290078  
Grantor: Willett Inc.  
Grantee: Whidbey Island Bank as the successor in interest to North County Bank  
Trustee: Marsh Mundorf Pratt Sullivan + McKenzie P.S.C.  
Legal Des: Lot 43 Amended Plat Tract B Skagit View Estates  
Additional Legal on Page 2  
Assessor Parcel Nos.: 4805-000-043-0000 P119857

**NOTICE OF TRUSTEE'S SALE**  
**Pursuant to the Revised Code of Washington Chapter 61.24, Et. Seq.**

TO: Guy C. Willett  
P.O. Box 272  
Arlington, WA 98223  
Willett, Inc.  
c/o Guy Willett, Registered Agent  
18620 Jordan Rd.  
Arlington, WA  
98223-9542

Guy C. Willett  
18620 Jordan Rd.  
Arlington, WA  
98223-9542

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Marsh Mundorf Pratt Sullivan + McKenzie, P.S.C., will on the 8th day of February, 2013 at the hour of 10:00 o'clock a.m. at the main entrance to the Superior Courthouse, 205 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:

LOT 43 AMENDMENT TO TRACT B, "PLAT OF SKAGIT VIEW ESTATES", RECORDED APRIL 11, 2007, UNDER AUDITOR'S FILE NO. 200704110099, RECORDS OF SKAGIT COUNTY, WASHINGTON AND BEING FORMALLY KNOWN AS:

TRACT B, SKAGIT VIEW ESTATES APPROVED NOVEMBER 14, 2002 AND RECORDED NOVEMBER 15, 2002, UNDER AUDITOR'S FILE NO. 200211150098, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, STATE OF WASHINGTON

which is subject to that certain Deed of Trust dated May 24, 2010, recorded on June 29, 2010, under Auditor's File No. 201006290078, records of Skagit County, Washington from Willet Inc. as Grantor to secure an obligation in favor of North County Bank as the original beneficiary and which beneficiary interest was assigned to Whidbey Island Bank (the "Beneficiary") under that certain Receiver's Assignment of Deed of Trust and Loan dated August 22, 2012 and recorded on August 28, 2012 under Auditor's File No. 201208280178. Marsh Mundorf Pratt Sullivan + McKenzie, P.S.C. is the current Trustee under said Deed of Trust.

## 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:

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

Principal	\$ 121,781.14
Interest and Default Interest	\$ 33,852.05
Late Charges	\$ 0.00
Deferred Fees	\$ 23.77
Unpaid Real Property taxes, plus interest and penalties which continue to accrue	\$ 6,413.64
Subtotal	\$ 162,070.60



Cost and Fees:

In addition to the amounts and arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust:

Trustees or attorney's fees:	\$ 2,500.00
Title Report:	\$ 1,236.65
Service/Posting fees	\$ 22.00
Recording Fees:	\$ 75.00
Copying/Postage costs:	\$ 25.00
Subtotal	\$ 3,858.65

Total arrearages plus costs and fees: \$ 165,929.25

The estimated amounts that will be due to reinstate on the 28th day of January, 2013, (11 days before the sale date):

Additional arrearages:

Principal	\$ 121,871.14
Interest and Default Interest	\$ 39,677.87
Late Charges	\$ 0.00
Deferred Fees	\$ 23.77
Unpaid Real Property taxes, plus interest and penalties which continue to accrue	\$ 7,632.94
Subtotal:	\$ 169,115.72

Additional Costs and Fees:

Publication costs:	\$ 1,000.00
Trustees or attorney's fees:	\$ 2,500.00
Title Report:	\$ 1,236.65
Service/Posting fees:	\$ 150.00
Recording fees:	\$ 150.00
Copying/Postage Costs:	\$ 75.00
Subtotal:	\$ 6,111.65

Total estimated reinstatement amount as of the 28th day of January, 2013 (11 days before the sale date): \$ 175,227.37



IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$121,781.14, together with interest as provided in the note or other instrument secured from the 25th day of May, 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, expressed or implied, regarding title, possession, or encumbrances on the 8th day of February, 2013. The defaults referred to in paragraph III must be cured by the 28th day of January, 2013 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the 28th day of January, 2013 (11 days before the sale) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 28th day of January, 2013 (11 days before the sale) and before the sale, by the Borrower, Grantor, any Guarantor, or the holder of 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, Grantor, and Guarantor(s) at the following addresses:

Guy C. Willett  
P.O. Box 272  
Arlington, WA 98223

Willett, Inc.  
c/o Guy Willett, Registered Agent  
18620 Jordan Rd.  
Arlington, WA  
98223-9542

Guy C. Willett  
18620 Jordan Rd.  
Arlington, WA  
98223-9542

by both first class and certified mail on the 14th day of September, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 22th day of September, 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 in his possession 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 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.

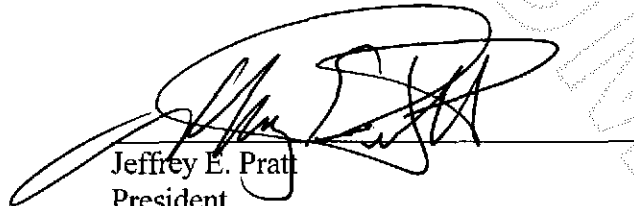
## X

### NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the 20<sup>th</sup> 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<sup>th</sup> 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: October 23, 2012.

Marsh Mundorf Pratt Sullivan + McKenzie, P.S.C.  
Successor Trustee



Jeffrey E. Pratt  
President  
16504 - 9<sup>th</sup> Avenue SE #203  
Mill Creek, WA 98012



