



201211130011
Skagit County Auditor

TRUSTEE:
REAL ESTATE MANAGEMENT CORPORATION
P.O. BOX 2116
MOUNT VERNON, WA 98273

GUARDIAN NORTHWEST TITLE CO.
104770-2

DOCUMENT TITLE: NOTICE OF TRUSTEE'S SALE
RELATED DOCUMENT: AFN 200111020105 (DEED OF TRUST)
GRANTOR: REAL ESTATE MANAGEMENT CORP.
GRANTEE: HOWARD, TIMOTHY M., and DISS, JUDITH A.
LEGAL DESC.: Section 23, Township 35, Range 4; Ptn. S 1/2 NE (aka Lot 22, Sedro-Woolley BSP SW-01-093)
TAX PARCEL NO.: 8003-111-022-0001 (P37346)

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET. SEQ.**

TO: TIMOTHY M. HOWARD, and
JUDITH A. HOWARD f/k/a Judith A. Diss
624 Sunset Park Drive
Sedro-Woolley, WA 98284

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 15th day of February, 2013, at the hour of 10:00 o'clock a.m., at the Skagit County Courthouse lobby, in the City of 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 22 of City of Sedro-Woolley Binding Site Plan of Sunset Industrial Park No. SW-01-93, approved June 9, 1994, and recorded June 10, 1994, in Volume 11 of Short Plats, pages 83 and 84, under Auditor's File No. 9406100051, records of Skagit County, Washington; being a portion of the South 1/2 of the Northeast 1/4 of Section 23, Township 35 North, Range 4 East, W.M.

Situated in Skagit County, Washington.

Skagit County Assessor's Parcel No. 8003-111-022-0001 (P37346)

which is subject to that certain Deed of Trust recorded on November 2, 2001, under Auditor's File No. 200111020105, records of Skagit County, Washington, from TIMOTHY M. HOWARD and JUDITH

A. DISS, now known as JUDITH A. HOWARD, as Grantors, to ISLAND TITLE COMPANY, a Washington corporation, as Trustee, to secure an obligation in favor WHIDBEY ISLAND BANK, Beneficiary, the beneficial interest in which was subsequently assigned to JAMES A. COOK and TERRI E. COOK, Successor Beneficiaries.

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 the following past due amounts, which are in arrears:

5 monthly payments of \$1,850 each:	\$9,250.00
5 late fees of \$92.50 each:	\$ 462.50
Total:	\$9,712.50

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal of \$220,663.36, together with interest, penalties and late charges as provided in the note or other instrument secured from June 1, 2012, 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 encumbrance on February 15, 2013. The defaults referred to in paragraph III must be cured by February 4, 2013, (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 February 4, 2013, (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 February 4, 2013 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest or the holder of any 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 the Grantor's successor in interest at the following address:

624 Sunset Park Drive
Sedro-Woolley, WA 98284

by both first class and certified mail on the 14th day of September, 2012, and the notice of default was served on the Grantor on September 14, 2012, by posting on the front gate of the described real property, proof of which is in the possession of the Trustee.

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.



