



201211280044

Skagit County Auditor

11/28/2012 Page 1 of 5 11:24AM

Filed for Record at Request of:

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

TITLE OF DOCUMENT:

REFERENCE NUMBER OF RELATED DOCUMENT:

Notice of Trustee's Sale

for 42889 Rivers Edge

200904060151

for 41722 Mountain View

200904060153

GRANTOR:

Fairhaven Legal Associates

GRANTEES:

Kevin Jarmin, Joann Jarmin

Public

ABBREVIATED LEGAL DESCRIPTION:

42889 Rivers Edge: Lot 6, of "P.U.R.D. OF RIVERS EDGE,"

41722 Mountain View: Lot 27, Block I, "CAPE HORN ON THE SKAGIT
DIVISION NO.2,"

ASSESSOR'S TAX PARCEL NUMBER:

42889 Rivers Edge: 4786-000-006-0000/ P118603

41722 Mountain View: 3869-009-027-0004/ P63306

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 1st day of March, 2013, at the hour of 10:00 o'clock a.m. at the main entrance of the Skagit County Courthouse located at 205 W. Kincaid, Rm. 103, Mount Vernon, 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 6, of "P.U.R.D. OF RIVERS EDGE," recorded November 27, 2001, under Auditor's File No. 200111270057, records of Skagit County, Washington.

Assessor's Tax/Parcel No.: 4786-000-006-0000/P118603

More commonly known as: 42889 Rivers Edge Court, Concrete, WA

which is subject to that certain Deed of Trust dated April 1, 2009, recorded April 6, 2009, under Auditor's File No. 200904060151, records of Skagit County Washington, from Kevin Jarmin and Joann Jarmin, as Grantors to CHICAGO TITLE AND ESCROW, 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.

As well as, the following described real property, situate in the County of Skagit, State of Washington, to-wit:

Lot 27, Block I, "CAPE HORN ON THE SKAGIT DIVISION NO.2," as per plat recorded in Volume 9 of Plats, pages 14 through 19, inclusive, records of Skagit County, Washington.

Assessor's Tax/Parcel No.: 3869-009-027-0004/P63306

More commonly known as: 41722 Mountain View Lane, Concrete, WA

which is subject to that certain Deed of Trust dated April 1, 2009, recorded April 6, 2009, under Auditor's File No. 200904060153, records of Skagit County Washington, from Kevin Jarmin and



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Joann Jarmin, as Grantors to CHICAGO TITLE AND ESCROW, 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.

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 for which this foreclosure is made is/are as follows: For failure to pay when due the following amounts which are now in arrears, \$6,526.93, plus other charges, costs and fees as set forth in the Notice of Foreclosure.

IV.

The sum owing on the obligation secured by the Deed of Trust is:
Principal \$361,768.81, 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.

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 the 1st day of March, 2013. The defaults referred to in paragraph III must be cured by the 18th day of February, 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 before the 18th day of February, 2013 (11 days before the sale date), the defaults as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor anytime after the 18th day of February, 2013 (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.



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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:

Kevin Jarmin

Kevin Jarmin

Joann Jarmin

Joann Jarmin

417222 Mountain View Lane

42889 Rivers Edge Court

Concrete, WA 98237

Concrete, WA 98237

by both first class and certified mail on the 24th day of October, 2012, proof of which is in the possession of the Trustee; the Borrower and Grantor or his successor in interest was served on the 24th day of October, 2012 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.



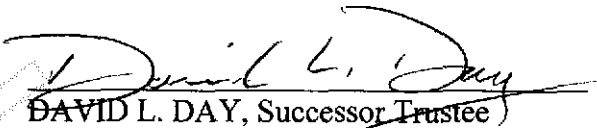
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X.

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the twentieth 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 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.

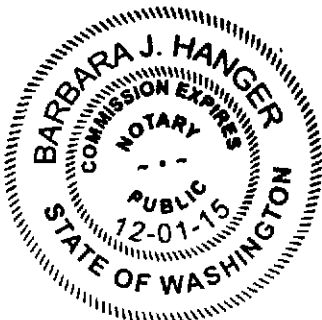
DATED this 26th day of November, 2012.



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.

GIVEN under my hand and official seal this 26th day of November, 2012.




NOTARY PUBLIC for the State of Washington
My Commission Expires: 12/1/15



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