

After recording return to:

Sallye Quinn  
BD Services Corporation  
PO Box 5008  
Bellingham, WA 98227

201403250013  
Skagit County Auditor  
3/25/2014 Page

\$76.00  
1 of 5 10:16AM

DOCUMENT TITLE: Notice of Trustee's Sale

REFERENCE NOS. OF RELATED DOCUMENTS: 200401060039, 200507290152, 201403190017

ORIGINAL TRUSTEE: First American Title Co. of Skagit County

SUCCESSOR TRUSTEE: BD Services Corporation

GRANTORS: Reginald T. Spiller and Susan Spiller

BENEFICIARY: Peoples Bank

ABBREVIATED LEGAL DESCRIPTION: SECTION 16, TOWNSHIP 34, RANGE 4 EAST; PTN SE  
OF NE, LOT 2 SP LU-05012

ASSESSOR'S TAX/PARCEL NUMBER: 340416-1-016-008 (P25000)

### NOTICE OF TRUSTEE'S SALE

#### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 18<sup>th</sup> day of July, 2014, at the hour of 10:00 a.m. in the main lobby of the Skagit County Courthouse, 205 W. Kincaid Street in the City of 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, situated in the County of Skagit, State of Washington, to wit:

Lot 2 as delineated on SHORT PLAT NO. LU05-12, approved June 27, 2005, recorded June 30, 2005, under Auditor's File NO. 200506300088, records of Skagit County, Washington; being a portion of the Southeast Quarter of the Northeast Quarter of Section 16, Township 34 North, Range 4 East of the Willamette Meridian,

TOGETHER WITH ALL RIGHT, TITLE AND INTEREST OF GRANTOR IN AND TO ALL EXISTING OR SUBSEQUENTLY ERECTED OR AFFIXED BUILDINGS, IMPROVEMENTS AND FIXTURES; ALL EASEMENTS, RIGHTS OF WAY, AND APPURTENANCES; ALL WATER, WATER RIGHTS AND DITCH RIGHTS

(INCLUDING STOCK IN UTILITIES WITH DITCH OR IRRIGATION RIGHTS);  
AND ALL OTHER RIGHTS, ROYALTIES, AND PROFITS RELATING TO THE  
REAL PROPERTY, INCLUDING WITHOUT LIMITATION ALL MINERALS, OIL,  
GAS, GEOTHERMAL AND SIMILAR MATTERS.

Situated in Skagit County, Washington

Any terms used in this description that are not defined herein shall be defined as those are defined in the  
Deed of Trust.

Commonly known as: 3517 East College Way, Mount Vernon, WA 98273

This address is provided for reference purposes only and in no way limits or expands the property legally  
described above.

The Property is subject to that certain Deed of Trust dated January 6, 2004, recorded January 6, 2004,  
under Auditor's File No. 200401060039, records of Skagit County, Washington, from Reginald T. Spiller  
and Susan Spiller, as Grantors, to First American Title Co. of Skagit County, as Original Trustee, to  
secure an obligation in favor of Peoples Bank, as Beneficiary. Said Deed of Trust has been partially  
released pursuant to that certain Partial Reconveyance recorded under Skagit County Auditor's File  
No. 200507290152.

## 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:

Currently Due to Payoff on March 24, 2014

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

### ARREARAGES

(a) Unpaid principal balance due and payable January 6, 2014 (maturity date):	\$123,958.83
(b) Interest to March 24, 2014:	\$841.65
(c) Late charges:	\$115.00
(d) Other charges:	\$75.00

**Total arrearages:**

**\$124,990.48**

### COSTS AND FEES

(a) Trustee's Fees	\$1,000.00
(b) Attorney's Fees	\$500.00
(c) Title report	\$610.86



(d) Recording Fees	\$92.00
(e) Serving/Posting of Notices	\$110.00
(f) Postage/Copying expense	\$161.16

**Total costs and fees:** **\$2,474.02**

**TOTAL COSTS AND ARREARAGES AS OF MARCH 24, 2014:** **\$127,464.50**

#### IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$123,958.83 together with interest as provided in the Note or other instrument secured from the 7<sup>th</sup> day of January, 2014, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. Of course, as time passes, additional interest, foreclosure fees, costs, lender advances and other charges specified in the loan documents may become due and payable. Because the payoff amount will change over time, because some of the charges can only be estimated at this time, and because the amount necessary to pay off the entire indebtedness may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender the payoff amount so that you may be advised of the exact amount you will be required to pay.

#### 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 18<sup>th</sup> day of July, 2014. The defaults referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured before the sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the sale, the defaults as set forth in paragraph III, together with accruing interest, advances, costs and fees thereafter due, are cured and the trustee's fees and costs are paid. The sale may be terminated any time before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

#### VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

Reginald T. Spiller  
1500 "A" E. College Way, Box 316  
Mount Vernon, WA 98273

Reginald T. Spiller  
c/o Terence G. Carroll  
709 S 1st St  
Mount Vernon, WA 98273

Reginald T. Spiller  
18024 Fire Mountain Lane  
Mount Vernon, WA

Susan Spiller  
1500 "A" E. College Way, Box 316  
Mount Vernon, WA 98273



Susan Spiller  
c/o Terence G. Carroll  
709 S 1st St  
Mount Vernon, WA 98273

Reginald T. Spiller  
3517 East College Way  
Mount Vernon, WA 98273

College Way Holdings LLC  
609 Shoshone Dr.  
Mount Vernon, WA 98273

College Way Holdings LLC  
c/o Craig Sjostrom  
1204 Cleveland Ave.  
Mount Vernon, WA 98273-4810

Susan Spiller  
18024 Fire Mountain Lane  
Mount Vernon, WA

Susan Spiller  
3517 East College Way  
Mount Vernon, WA 98273

College Way Holdings LLC  
3517 E. College Way  
Mount Vernon, WA 98273

College Way Holdings LLC  
731 N. 4<sup>th</sup> St. Suite B  
Mount Vernon, WA 98273

by both first class and certified mail on the 14<sup>th</sup> day of February, 2014, proof of which is in the possession of the Trustee; and on the 16<sup>th</sup> day of February, 2014 the Borrower and Grantor were personally served 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 possession of proof of such service or posting.

#### 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 who are not tenants. After the 20<sup>th</sup> day following the sale the

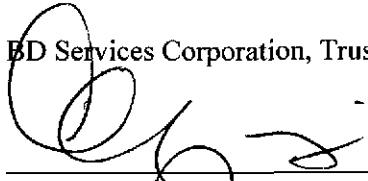


purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

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

DATED this 24th day of March, 2014.

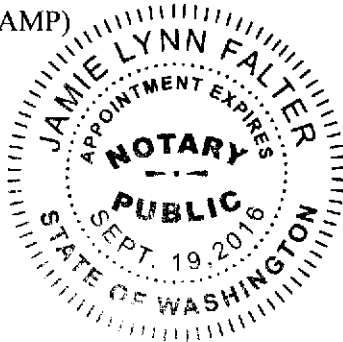
BD Services Corporation, Trustee

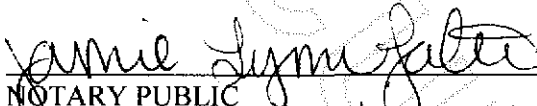
  
By Sallye Quinn, Secretary  
300 North Commercial  
Post Office Box 5008  
Bellingham, Washington 98227  
Tel.(360) 733-0212  
Fax(360) 738-2341  
E-mail: squinn@barronsmithlaw.com

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF WHATCOM )

On this 24th day of March, 2014, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared SALLYE QUINN to me known to be an authorized representative of BD SERVICES 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 she is authorized to execute the said instrument.

(SEAL/STAMP)



  
NOTARY PUBLIC  
Printed Name: Jamie Lynn Falter  
My Commission Expires: 9/19/16



201403250013  
Skagit County Auditor \$78.00  
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