

POOR ORIGINAL



201409160046

Skagit County Auditor

\$77.00

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AFTER RECORDING RETURN TO:

Mervyn C. Thompson
709 S. First Street
Mount Vernon, WA 98273

Phone: 360.419.3186

Reference Number of Document assigned or released: 200511220121

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Marjorie Lazare, a single person

Grantee: Terence G. Carroll, as beneficiary

Abbreviated Legal Description as Follows: SHELTER BAY, BLOCK 2, LOT 383

Assessor's Property Tax Parcel/Account Number(s): P84380

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Mervyn C. Thompson will on December 19, 2014 at 10:00 a.m. at the main entrance to Skagit County Courthouse at 205 W. Kincaid, Mount Vernon, WA located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

Lot 383, Survey of Shelter Bay Division No. 2 as recorded June 27, 1969, in official records of Skagit County, Washington under Auditor's File No. 728258.

which is subject to that certain Deed of Trust dated November 9, 2005, recorded November 22, 2005, under Auditor's File No. 200511220121, records of Skagit County, Washington, from Marjorie Lazare a Single Woman, as Grantor, to Land Title Company, a corporation, as Trustee, to secure an obligation in favor of Terence G. Carroll, an individual, as Beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

- i) Failure to pay the following amounts, now in arrears:

Amount due to reinstate by September 9, 2014

Principal Balance of:	\$35,000.00
Accrued interest from 11-9-05 to 9-9-14	\$23,093.47
<u>TOTAL DEFAULT</u>	<u>\$58,093.47</u>

IV

The sum owing on the obligation secured by the Deed of Trust is: \$58,093.47, together with interest from November 9, 2005 as provided in the note or other instrument, 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 encumbrances on December 19, 2014. The payments, late charges, or other defaults must be cured by December 8, 2014 (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 December 8, 2014 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after December 8, 2014 (11 days before the sale date), and before the sale by the Borrower, 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 addressees):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on August 12, 2014, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on August 12, 2014, 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 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 objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objection 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 20th 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.



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'Mailing List'

Marjorie Lazare
383 Snoqualmie Place
LaConner WA 98257

Marjorie Lazare
c/o India Lee Nishi
24651 S.E. 36th Court
Issaquah, WA 98029

Christopher S. Mulvaney
Mulvaney Law Offices, PLLC
14205 S.E. 36th St., Suite 100
Bellevue, WA 98006-1553



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Mervyn C. Thompson

709 S. FIRST STREET
MOUNT VERNON, WA. 98273
TEL. 360 419-3186
FAX. 360 419-3187

NOTICE

If you are the borrower in the deed of trust transaction described in this notice, and you are now, or have within the past twelve months been, a member of the armed forces who is on active military duty, or are a member of the a Reserve Unit or National Guard, are an active service member of the commissioned corps of the Public Health Service or the National Oceanic and Atmospheric Administration, and are deployed for active duty, or are a United States citizen serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action, please contact our office immediately to discuss alternatives to this foreclosure proceeding.

NOTICE: State and federal law provide protections to defendants who are on active duty in the military service, and to their dependents. Dependents of a service member are the service member's spouse, the service member's minor child, or an individual for whom the service member provided more than one-half of the individual's support for one hundred eighty days immediately preceding an application for relief.

One protection provided is the protection against the entry of a default judgment in certain circumstances. This notice only pertains to a defendant who is a dependent of a member of the national guard or a military reserve component under a call to active service, or a national guard member under a call to service authorized by the governor of the state of Washington, for a period of more than thirty consecutive days. Other defendants in military service also have protections against default judgments not covered by this notice. If you are the dependent of a member of the national guard or a military reserve component under a call to active service, or a national guard member under a call to service authorized by the governor of the state of Washington, for a period of more than thirty consecutive days, you should notify the plaintiff or the plaintiffs' attorneys in writing of your status as such within twenty days of the receipt of this notice. If you fail to do so, then a court or an administrative tribunal may presume that you are not a dependent of an active duty member of the national guard or reserves, or a national guard member under a call to service authorized by the governor of the state of Washington, and proceed with the entry of an order of default and/or a default judgment without further proof of your status. Your response to the plaintiff or plaintiff's attorneys about your status does not constitute an appearance for jurisdictional purposes in any pending litigation nor a waiver of your rights.

