



201510020113

Skagit County Auditor

10/2/2015 Page

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\$76.00

5 12:07PM

After Recording Return To:

Thomas A. Lerner  
Stokes Lawrence, P.S.  
1420 Fifth Avenue, Suite 3000  
Seattle, WA 98101-2393

Document Title: Notice of Trustee's Sale

Reference Number(s) of Documents Assigned or Released: 200603160137

Grantor(s): Forest Court, L.L.C.

Grantee(s): Columbia State Bank

Legal Description: Lot 3, Short Plat No. 31-82, also known as "Bosse Short Plat" approved December 10, 1982 and recorded December 13, 1982 in Volume 6 of Short Plats, Page 39, under Auditor's File No. 8212130001, being a portion of Government Lot 5 of Section 14, Township 35 North, Range 10 East, W.M.

Situate in the County of Skagit, State of Washington.

Assessor's Property Tax Parcel/Account Number(s): 351014-0-009-0507 (P45323)

**NOTICE OF TRUSTEE'S SALE**

**I.**

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee will on the 8th day of January, 2016, at the hour of nine-thirty (9:30) A.M. at the cannon on the south side of the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, WA 98273, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington.

The property, which is not used principally for agricultural or farming purposes, is commonly known as 58468 Clark Cabin Road, Rockport, WA 98283, and bears property tax identification numbers 351014-0-009-0507 (P45323), is described as:

Lot 3, Short Plat No. 31-82, also known as "Bosse Short Plat" approved December 10, 1982 and recorded December 13, 1982 in Volume 6 of Short Plats, Page 39, under Auditor's File No. 8212130001, being a portion of Government Lot 5 of Section 14, Township 35 North, Range 10 East, W.M.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by Forest Court, L.L.C. March 6, 2006, and recorded with the Skagit County Auditor on March 16, 2006, at Auditor No. 200603160137 to secure an obligation in favor of Columbia State Bank, as Beneficiary.

**II.**

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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.**

Donald and Sharon Clark are in default on the Promissory Note for failing to make the payments due on or before the maturity date of the Note on December 15, 2014. Forest Court is also in default pursuant to the terms of the Deed of Trust for failing to pay the real estate taxes when due for 2013, 2014 and the first installment for 2015, in the combined amount of \$4,845.72. An event of default under the Deed of Trust is an event of default under the terms of the Note. The default(s) for which this foreclosure is made are for failure to pay when due the following amounts that are now in arrears:

The following sums are now due:

Principal:	\$ 27,968.39	
Accrued unpaid interest:	\$ 1,006.04	(through September 30, 2015)
Attorney Fees and Costs:	\$ 1,563.25	(estimated)
Late Charges	\$ 198.00	

Appraisal Fees: \$ 5,283.33  
Total Due: \$36,019.01

**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal \$27,968.39 together with interest 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. Interest is continuing to accrue at the rate of 6.5% or \$4.98 per day on the Note.

**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 8th day of January, 2016. The defaults referred to in paragraph III must be cured by the 29th day of December, 2015 (11 days before the sale date) along with payment of other ordinarily scheduled monthly payments to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 29th day of December, 2015, 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 December, 2015, and before the sale by the Grantor or the Grantor's 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.

**VI.**

A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following addresses on July 30, 2015:

**BY FIRST CLASS AND CERTIFIED MAIL**

Donald Clark and Sharon Clark  
58468 Clark Cabin Road  
Rockport, WA 98283

Forest Court, L.L.C.  
Donald Clark, Registered Agent  
58468 Clark Cabin Road  
Rockport, WA 98283

and personal service upon Donald Clark, registered agent on July 31, 2015, 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.

**IX.**

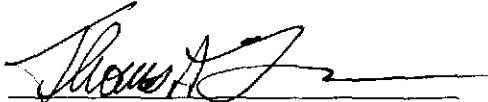
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the 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 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.

SEL, Inc.



Trustee by Thomas A. Lerner  
1420 Fifth Avenue, Suite 3000  
Seattle, WA 98101-2393

STATE OF WASHINGTON )  
 ) ss.  
KING COUNTY )

I certify that I know or have satisfactory evidence that Thomas A. Lerner is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as an officer of SEL, Inc. and to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: October 1, 2015



[PRINT NAME] Lindsay Tardiff

NOTARY PUBLIC for the State of Washington,  
residing at Seattle, Washington

My appointment expires: June 29, 2017