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Skagit County Auditor \$77.00
3/2/2016 Page 1 of 5 9:58AM

After recording return document to:
CARMICHAEL CLARK, P.S.
P.O. BOX 5226
BELLINGHAM, WA 98227

DOCUMENT TITLE: **NOTICE OF TRUSTEE'S SALE**
REFERENCE NUMBER OF RELATED DOCUMENT: **200806270153**
GRANTOR(S): **LAUGHLAN H. CLARK, ESQ., TRUSTEE**
GRANTEE(S): **DARRELL R. CAMP and MARY L. CAMP, husband and wife**
ABBREVIATED LEGAL DESCRIPTION: **Lot 5, Blk 1, Map of Gates 3rd Add. To MV**
ADDITIONAL LEGAL DESCRIPTION ON PAGE(S) **2** OF DOCUMENT.
ASSESSOR'S TAX PARCEL NUMBER(S): **P52174 / 3701-001-005-0009**

NOTICE OF TRUSTEE'S SALE

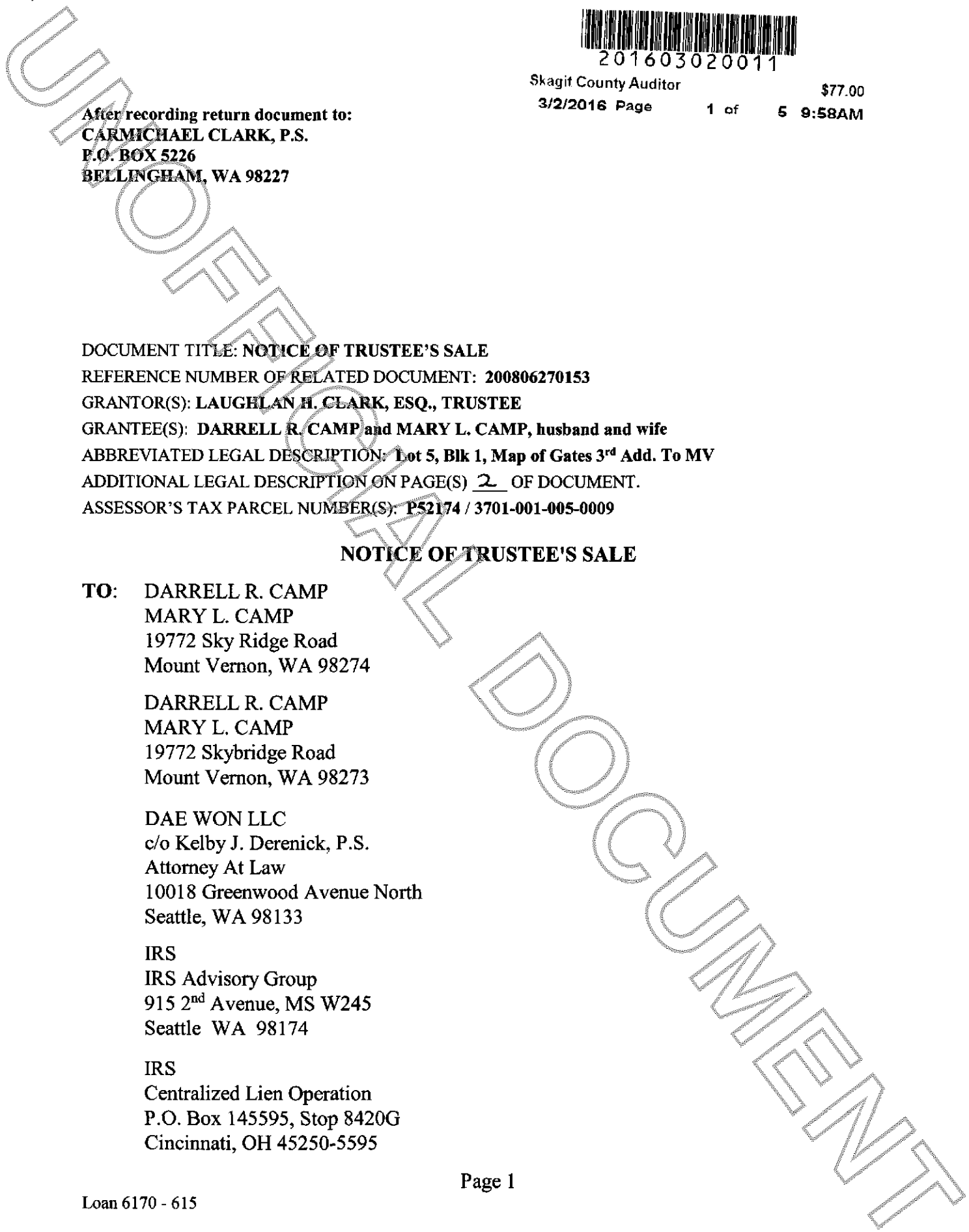
TO: DARRELL R. CAMP
MARY L. CAMP
19772 Sky Ridge Road
Mount Vernon, WA 98274

DARRELL R. CAMP
MARY L. CAMP
19772 Skybridge Road
Mount Vernon, WA 98273

DAE WON LLC
c/o Kelby J. Derenick, P.S.
Attorney At Law
10018 Greenwood Avenue North
Seattle, WA 98133

IRS
IRS Advisory Group
915 2nd Avenue, MS W245
Seattle WA 98174

IRS
Centralized Lien Operation
P.O. Box 145595, Stop 8420G
Cincinnati, OH 45250-5595



CITY OF MOUNT VERNON
Finance Department
P.O. Box 809
Mount Vernon, WA 98273

OCCUPANT
615 S. 1st Street
Mount Vernon, WA 98273

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the **10th day of June, 2016, at the hour of 10:00 a.m.** in the 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 5, Block 1, "MAP OF GATES' THIRD ADDITION TO MT. VERNON SKAGIT CO., WASHINGTON," as per plat recorded in Volume 2 of Plats, page 86, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

which is subject to that certain Deed of Trust dated June 26, 2008, and recorded on June 27, 2008, under Skagit County, Washington, Auditor's File No. 200806270153 from Darrell R. Camp, as Grantor, to Guardian Northwest Title & Escrow, as Trustee, to secure an obligation in favor of SaviBank (fka Business Bank), as Beneficiary.

2. 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.

3. The default, for which this foreclosure is made is as follows:

Monetary Default:

a. Failure to make monthly payments due from November 2015, through February 2016, totaling \$5,389.44, together with default penalties pursuant to the terms of the Promissory Note dated June 26, 2008; and

Non-Monetary Default:

a. Failure to keep the property free and clear of all other charges, liens or encumbrances.

4. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$175,818.22, together with interest as provided in the Note or other instrument secured from the 27th day of June, 2008, and such other costs of cure and fees as are due under the Note or other instrument secured, and as are provided by statute.

5. 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. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the **10th day of June, 2016**. The defaults referred to in paragraph 3 must be cured by the **30th day of May, 2016** (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 **30th day of May, 2016** (11 days before the sale date), the default as set forth in paragraph 3 is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the **30th day of May, 2016** (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 recorded junior lien or encumbrance paying the entire principal and interest secured by 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.

6. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantors' successor in interest at the following address:

NAME

ADDRESS

Darrell R. Camp
Mary L. Camp

19772 Sky Ridge Road
Mount Vernon, WA 98274

Darrell R. Camp
Mary L. Camp

19772 Skybridge Road
Mount Vernon, WA 98273

by both first class and certified mail on the 22nd day of January, 2016, proof of which is in the

possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on the 25th day of January, 2016, 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. NOTICE TO GUARANTOR. The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust. In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and cost.

The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as given to the Grantor in order to avoid the Trustee's Sale. The Guarantor will have no right to redeem

