



201612130102

Skagit County Auditor
12/13/2016 Page

1 of

\$78.00

5 11:24AM

After Recording Return to:
Brian M. Born
Turnbull & Born, PLLC
950 Pacific Ave., Suite 1050
Tacoma, WA 98402

Grantors:	Turnbull & Born, PLLC, Trustee Heritage Bank, successor by merger to Whidbey Island Bank
Grantees:	Camp, Darrell R. Camp, Mary L.
Reference No.:	200203260137
Tax Parcel ID No.:	4592-000-002-0001
Abbrev. Legal:	Lot 2, Plat of Skyridge Div. VII

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET SEQ.**

TO: Darrell Camp
19772 Skyridge Rd.
Mount Vernon, WA 98274

Mary Camp
19722 Skyridge Rd.
Mount Vernon, WA 98274

TO: Other Junior lienholders interested in the real property described below; and

TO: Tenants or occupants of the real property described below.

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

You have only 20 DAYS from the recording date on this notice to pursue mediation.

DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

- The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission.
Toll-free: **1-877-894-HOME (1-877-894-4663)**
Web site: <http://www.wshfc.org/buyers/counseling.htm>
- The United States Department of Housing and Urban Development:
Telephone: **1-800-569-4287**
Web site:
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>
- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:
Toll-free: **1-800-606-4819**
Web site: <http://nwjustice.org/get-legal-help>

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on the 28th day of April, 2017, at the hour of 10:00 o'clock A.M., in the main lobby of the Skagit County Courthouse, 205 West Kincaid St., 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 the County of Skagit, State of Washington, to-wit:

Lot 2, Plat of Skyridge Div. VII, according to the plat thereof, recorded in Volume 15 of Plats, Pages 58 and 59, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

and commonly known as 19772 Skyridge Rd., Mount Vernon, WA 98274 and which is subject to that certain deed of trust, as amended (the "Deed of Trust") dated March 26, 2002 and recorded on March, 2002 under Auditor's File No. 200203260137, records of Skagit County, Washington from Darrell R. Camp and Mary L. Camp, as grantors (collectively, "Grantor"), to Island Title Company, as original Trustee, to secure an obligation in favor of Whidbey Island Bank, as beneficiary. Heritage Bank is the successor by merger to Whidbey Island Bank. On October 6, 2016, the beneficiary Heritage Bank appointed Turnbull & Born, PLLC as successor Trustee, pursuant to an Appointment of Successor Trustee recorded with the Skagit County Auditor on October 14, 2016, under Auditor's File No. 201610140048.

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 as follows:

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

Arrearage:

A.	Past due payments (through Nov. 25 2016):	\$10,111.26
B.	Late charges (through Nov. 2016):	\$ 475.84
	TOTAL ARREARAGE:	\$10,587.10

Trustee's Expenses:

A.	Title report:	\$ 468.72
B.	Trustee's Fee & Attorney fee:	\$ 1,500.00
C.	Statutory Mailings:	\$ 50.00
D.	Postings & copies:	\$ 133.00
E.	Recording costs:	\$ 130.00
	TOTAL EXPENSES:	\$ 2,281.72

Total Amount Past Due: **\$ 12,868.82**

Plus additional payments, interest, late charges, expenses and fees from November 26, 2016 to date of cure, plus any unpaid property taxes.

IV.

The sum owing on the obligation secured by the Deed of Trust is: principal of \$51,490.31 together with interest, attorney's fees, costs, property taxes and late charges as provided in the note or other instrument secured, 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 the 28th day of April, 2017. The defaults referred to in Paragraph III, together with any subsequent payments, late charges, advanced costs and fees thereafter due must be cured by the 17th day of April, 2017 (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 the 17th day of April, 2017 (11 days before the sale date), the defaults as set forth in Paragraph III, together

with any subsequent payments, late charges, advanced costs and fees thereafter due are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 17th day of April, 2017 (11 days before the sale date) and before the sale by the borrowers, Grantor, any guarantor or the holder of any recorded junior lien or encumbrance by 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 or Grantor at the following addresses:

Darrell Camp
19772 Skyridge Rd.
Mount Vernon, WA 98274

Mary Camp
19722 Skyridge Rd.
Mount Vernon, WA 98274

by both first class and certified mail on the 7th day of October, 2016, proof of which is in the possession of the Trustee; and the written notice of default was posted in a conspicuous place on the real property described in Paragraph I above on October 17, 2016, 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 its 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 the 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.

XI.
NOTICE TO GUARANTORS

GUARANTORS: Please take notice that: (1) the guarantor(s) 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; (2) the guarantor(s) has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) the guarantor will have no right to redeem the property after the trustee's sale; (4) subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and (5) in any action for a deficiency, the guarantor(s) 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 costs.

DATED: December 8, 2016.

TURNBULL & BORN, PLLC, Trustee

By 

Brian M. Born, Member
950 Pacific Avenue, Ste 1050
Tacoma, WA 98402
Telephone: 253-383-7058

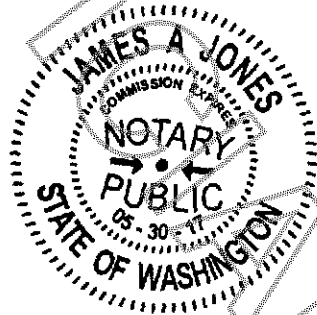
STATE OF WASHINGTON)

) ss.

COUNTY OF PIERCE)

I certify that I know or have satisfactory evidence that Brian M. Born 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 the Authorized Representative of Turnbull & Born, PLLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 8th day of December, 2016.



NOTARY PUBLIC in and for the State of
Washington, residing at Lake Travis
My commission expires: 5-30-17