12/28/2020 09:47 AM Pages: 1 of 8 Fees: \$110.50

Skagit County Auditor, WA

Return Address:

ROBERT R. ROWLEY, P.S. PO BOX 11766 Spokane, WA 99211-1766

File #232365.002 TSG #620045847

CHICAGO TITLE 620045847

# NOTICE OF TRUSTEE'S SALE PURSUANT TO R.C.W. CHAPTER 61.24

Loan Servicer /

ALLEGRO ESCROW SERVICES (#28862)

Trustee:

ROBERT R. ROWLEY, P.S.

Reference No.:

201906040057

Grantor(s):

STEVEN N. SQUIRES

Beneficiary(ies):

CRESCENT HEIGHTS CAPITAL LLC

Legal Description (abbrev.): Assessor's Tax Parcel ID#: S36, T36N, R2E, Ptn Govt's Lot 3, 5 & 6 & NE SW P47495, 360236-3-001-0007; P47496, 360236-3-002-

0006; P47450, 360236-0-011-0001; P47446, 360236-0-008-0006

TO: STEVEN N. SQUIRES:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on May 28, 2021, at the hour of 9:00 a.m., in the main lobby of the Skagit County Courthouse, 700 S. 2nd Street, City of Mt. 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:

SEE ATTACHED. S36, T36N, R2E, Ptn Govt's Lot 3, 5 & 6 & NE SW

the postal address of which is more commonly known as: 11286 Samish Island Road, Bow, WA 98232, which is secured by a May 31, 2019, Deed of Trust recorded June 4, 2019, under Auditor No. 201906040057, records of Skagit County, Washington, STEVEN N. SQUIRES (collectively "Grantor"), the beneficial interest in which is now held by CRESCENT HEIGHTS CAPITAL LLC.

NOTICE OF TRUSTEE'S SALE: 1

Gr My Drivet FRRABORO, JONATHAN - CRESCENT HEIGUES 232368/3328768/3MISH ISE AND RD STEVEN SQUIRES 232368/002 NTS - NOU Notice of Trusto/s Saleslase

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 Borrower's or Grantor's default on the obligation secured by the deed of trust.

#### Ш

The defaults for which this foreclosure is made are as follows:

a. Principal Balance - 05/31/2020 Matured Note	\$450,000.00
b. Int (07/01/2020 to 08/20/2020) @ 18%	\$38,487.67
c. Late Charges Owed	\$21,450.00
d. Due In Full Default Fee 10%	\$45,000.00
e. Borrower Fees - Allegro Escrow	\$198.17
TOTAL DEFAULTS:	\$555,135.84

# OTHER CHARGES, COSTS AND FEES:

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following charges, costs and fees to reinstate the deed of trust if reinstatement is made before recording of the Notice of Trustee's Sale:

a.	Cost of Trustee Sale Guarantee	\$2,101.17
b.	Posting Notice of Trustee's Sale	\$79.50
c.	Posting Notice of Default	\$79.50
d.	Legal Fees prep of Notice of Default	\$500.00
e.	Legal Fees prep/record Appt. of Successor Trustee	\$172.00
f.	Legal Fees prep NOF / NTS	\$1,500.00
g.	Photocopies	\$20.00
h.	Postage	\$29.20
i.	Recording Notice of Trustee's Sale	\$112.00
j.	Federal Express (x2)	\$35.00
	TOTAL OTHER COSTS:	\$4,628.37

In addition to the amounts in arrears specified above AND below, you are obligated to pay the following charges, costs and fees to reinstate the deed of trust if reinstatement is made before recording of the Notice of Trustee's Sale:

PAY ALL UNPAID REAL PROPERTY TAXES DUE TO THE COUNTY TREASURER.

### NOTICE OF TRUSTEE'S SALE: 2

G. My Direc BRIGHAR OF OLDONATHAN - CRESC ENFERHIGHES 232365 (1286) SAMISHESE AND RO SHEVEN SOFTRES 232365 (012 NTS - NOE Notice of Trustee's Sale does.

# PROVIDE A FIRE AND LIABILITY INSURANCE BINDER LISTING BENEFICIARY AS LOSS PAYEE.

## TOTAL CURRENT ESTIMATED REINSTATEMENT AMOUNT: \$559,764.21.

IV.

The sum owing on the obligation secured by the deed of trust is principal of \$450,000.00, 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.

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 May 28, 2021. The default(s) referred to in paragraph III must be cured by May 17, 2021 (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 May 17, 2021 (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 17, 2021 (11 days before the sale date), and before the sale by the Borrower, Grantor, and 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 address(es):

STEVEN N SQUIRES	JANE DOE SQUIRES	OCCUPANT
11286 SAMISH ISLAND RD	11286 SAMISH ISLAND RD	11286 SAMISH ISLAND RD
BOW WA 98232	BOW WA 98232	BOW WA 98232
STEVEN N SQUIRES 5993 NORTH ST JUNEAU AK 99801	JANE DOE SQUIRES 5993 NORTH ST JUNEAU AK 99801	ATTN KARI ODDEN SKAGIT LAND TRUST PO BOX 1017 MT VERNON WA 98273

by both first class and certified mail on the 15th day of September, 2020, proof of which is in the possession of the Trustee, and said written notice of default was posted on the 17th day of September, 2020, in a conspicuous place on the real property described in paragraph I above, and the Successor Trustee has possession of proof of such service or posting.

### NOTICE OF TRUSTEE'S SALE: 3

GCMy Drive (URRAI) OLO, JONATHAN - CRESCLNT HEIGHTS 232365-11285-8 AMISH ISLAND PD-STEVEN SQUIRES 232365.602"NTS - NOU Notice of Trustee's Sale doc.

#### 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 objections to this 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. Service of process of any lawsuit or legal action maybe made on the Trustee, whose address is 7 S. Howard Ave., Ste. 218, Spokane, WA 99201.

# 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 by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with Section 2 of the Act. If you are renting this property, the new property owner may either give you a new rental agreement or provide you with a notice to vacate the property.

# XI. NOTICE TO GUARANTORS OF A COMMERCIAL LOAN

Pursuant to RCW 61.24.042, notice is hereby given to the Guarantors of a commercial loan that (1) 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; (2) the Guarantor 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 guarantee 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 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.

# AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

day of December, 2020.

ROBERT R. ROWLEY, Successor Trustee

P.S.

7 S. Howard St., Ste. 218 Spokane, Washington 99201 (509) 252-5074

ROBERT R. ROWLEY

STATE OF WASHINGTON )

) ss

County of Spokane

On this day of December, 2020, before me, the undersigned, a notary public in and for the State of Washington, appeared ROBERT R. ROWLEY, known to be the President of ROBERT R. ROWLEY, P.S., 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 they are authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year first above written.

STATE OF WASHINGTON

NOTARY PUBLIC in and for Washington State

Residing at Spokane County.

My commission expires 6-13

# NOTICE TO OCCUPANTS/TENANTS

To: Resident of Property Subject to Foreclosure Sale

# RCW 61.24.143

# Foreclosure of tenant-occupied property—Notice of trustee's sale.

The foreclosure process has begun on this property, which may affect your right to continue to live in this property. Ninety days or more after the date of this notice, this property may be sold at foreclosure. If you are renting this property, the new property owner may either give you a new rental agreement or provide you with a sixty-day notice to vacate the property. You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any rights that you may have.

## **EXHIBIT A**

## LEGAL DESCRIPTION

Order No.: 620045847

For APN/Parcel ID(s): P47446 / 360236-0-008-0006, P47495 / 360236-3-001-0007, P47496 /

360236-3-002-0006 and P47450 / 360236-0-011-0001

#### Parcel A:

That portion of Government Lot 3 and the Northeast ¼ of the Southwest ¼ in Section 36, Township 36 North, Range 2 East, W.M., more particularly described as follows:

Beginning at the Southwest corner of Government Lot 3 of said Section 36; Thence North 1°31'00" West along the West line of said Government Lot 3, a distance of 374.94 feet to a point on a curve on the South line of the Samish Island County Road No. XXXXIII, at which point the tangent to the curve bears North 79°15'23" East; Thence Northeasterly along said 2°57 13" curve to the left, having a radius of 1939.86 feet, a distance along the arc of 34.12 feet;

Thence North 78° 15'00" East along the Southerly side of said County road, a distance of 813.17 feet;

Thence along a 22°20'22" curve to the right having a radius of 256.48 feet, a distance along the arc of 162.01 feet;

Thence South 24°26'36" East, at right angles to said curve, a distance of 10.00 feet to a point on a curve, at which point the tangent to said curve bears South 65°33'24" East; Thence Southeasterly along said 21°30'03" curve to the right, having a radius of 265.48 feet, a distance along the arc of 168.30 feet;

Thence South 29°22' 15" East, a distance of 27.89 feet to a point in the centerline of Siwash Slough:

Thence along the centerline of Siwash Slough South 41°09'57" West, a distance of 133.76 feet;

Thence South 5° I4'04" West, a distance of 373.92 feet;

Thence South 47°32'53" West, a distance of 251.73 feet:

Thence South 75°20'08" West, a distance of 484.24 feet;

Thence South 9O 54'09" West, a distance of 282.67 feet;

Thence South 41°56'57" West, a distance of 115.71 feet; Thence South 46°13'40" West, to the West line of the said Northeast ¼ of the Southwest ¼;

Thence North along said West line to the point of beginning.

EXCEPT that portion conveyed to Skagit County by deed recorded March 15, 1973, under Auditor's File No. 781932.

TOGETHER WITH that portion of Government Lot 5 in the Northwest ¼ of the Southwest ¼ of Section 36, Township 36 North, Range 2 East, W.M., lying Northeasterly of the Government Meander line and Northerly of Siwash Slough.

EXCEPT dike and ditch rights of way.

## NOTICE OF TRUSTEE'S SALE: 7

G/My Davet ERRAII OFO, IONATHAN - CRESCENT HEIGHTS 232365-11286-8 AMISH 184-AND RD-STEVEN SQUIRES 232355/002 N4N+NOT Notice of Trustee's Sale door.

### Parcel B:

That portion of Government Lots 3, 5 and 6; and the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4); all in Section 36, Township 36 North, Range 2 East, W.M., described as follows:

Commencing at a point on the East line of Government Lot 7 in said Section 36, which point bears N I°35'00" W, a distance of 1051.16 feet from the South Quarter (S 1/4) comer of said Section 36;

Thence S 89°23'00" W a distance of 1003.20 feet to a point on the Government Meander line along the West side of said Section 36;

Thence along said Government Meander Line on the following courses and distances:

N 21°25'57" W, a distance of 92.45 feet; N 63°10'57" W, a distance of 354.19 feet; N 2°40'57" W, a distance of 154.56 feet;

N 43°40'57" W, a distance of 12.63 feet to a point on the Southwesterly extension of the centerline to an existing drainage ditch and the True Point of Beginning;

Thence continuing N 43°40'57" W along said Government Meander Line, a distance of 67.87 feet to a point in the centerline of Siwash Slough;

Thence N 46°13'40" E along the centerline of said Siwash Slough, a distance of 392.03 feet;

Thence N 41°56'57" E, a distance of 115.71 feet;

Thence N 9°54'09" E, a distance of 282.67 feet;

Thence N 75°20'08" E, a distance of 484.24 feet;

Thence N 47°32'53" E, a distance of 231.73 feet;

Thence N 5°14'24" E, a distance of 373.92 feet;

Thence N 41°09'57" E, a distance of 155.02 feet;

Thence N 67°50'00" E, a distance of 115.56 feet to a point on the Westerly line of that certain tract conveyed to Floyd G. Squires Sr. by J.T. Squires Sr. recorded November 29, 1939, in Volume 178 of Deeds, Page 345, Records of Skagit County, Washington and filed under Auditor's File No. 319462;

Thence S 6°36'27" W along the Westerly line of the aforementioned tract, a distance of 82.50 feet:

Thence S 71°53'33" E, a distance of 290.40 feet;

Thence N 76°25'29" E, a distance of 33.15 feet;

Thence N 21°30'33" W, a distance of 146.08 feet to a point on the Government Meander Line along the East side of said Section 36;

Thence S 31°23'33" E along said Government Meander Line; a distance of 388.21 feet; Thence S 35°53'33" E, a distance of 582.52 feet;

Thence S 49°23'33" E, a distance of 114.74 feet to a point on the Northeasterly extension of the centerline to said existing drainage ditch, and which point bears N 74°27' 18" E, a distance of 2201.37 feet from the True Point of Beginning;

Thence S 74°27'18" W along said drainage ditch centerline and the Southwesterly and Northeasterly extensions thereof, a distance of 2201.37 feet to the True Point of Beginning.

EXCEPT therefrom the County Road, now known as Samish Island Road, which runs through said Government Lots 3 and 6 and the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of said Section 36.

AND EXCEPT that portion conveyed to Skagit County for road by deed recorded April 24, 1973, under Auditor's File No. 783970.

AND EXCEPTING from said premises any dike or ditch rights of way. Situate in the County of Skagit, State of Washington.

# NOTICE OF TRUSTEE'S SALE: 8

G. Aly Drog U.R.RABOLO, JONATHAN « CRESCENTINGOES 222368 11265 SAMISHASI AND RD. STEVEN SQUARES 232365 002 NIN - NOT Notice of Trustee's Sale does