

When Recorded Return to:

GARY L. BAKER
1802 Grove Street
Marysville, WA 98270



200509230115
Skagit County Auditor

9/23/2005 Page 1 of 6 2:21PM

NOTICE OF TRUSTEE'S SALE

GRANTOR(S): Alexander G. McLaren
BENEFICIARY: North County Bank

LEGAL DESCRIPTION (abbreviated): Lots 1, 2 and 4, Survey 200406210184; Ptn. Blocks 15 and 16, "BOWMAN'S CENTRAL SHIP HARBOR WATER FRONT PLAT OF ANACORTES, SKAGIT COUNTY, WASHINGTON"

ASSESSORS TAX PARCEL NO(S): 3776-016-013-0007 (P56850); 3776-016-013-0100 (P121822); 3776-015-020-0000 (P56848); 350218-0-015-0000 (P32874)
Reference No. of Documents Released or Assigned: None

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the **30th day of December, 2005**, at the hour of 10:00 o'clock a.m. on the front steps of the Skagit County Courthouse or as otherwise directed by the Courthouse Administration, 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:

See attached Legal Description;

Situate in the County of Skagit, State of Washington;

the postal address of which is more commonly believed to be:

101 - 5th Street, Anacortes, WA 98221,

which is subject to that certain Deed of Trust dated May 25, 2004, recorded on July 16, 2004, under Auditor's File No: 200407160055, records of Skagit County, Washington, from Alexander G. McLaren, a single person, as Grantor to First American Title Insurance

Company, as Trustee, to secure an obligation in favor of North County Bank, as Beneficiary.

II

No action commenced by the Beneficiaries of the Deed of Trust or the Beneficiaries' successor is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III

The default(s) for which this foreclosure is made is/are alleged as follows:

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

1) Failure to pay principal balance due in the amount of:	\$497,277.73
2) Late charges @ 5% of unpaid payment:	\$ 24,863.89
TOTAL:	\$522,141.62

Trustee's Expenses (Itemized Estimate):

Attorney's Fees	\$ 750.00
Trustee's Fees	\$1,000.00
Cost of Title Report for Foreclosure (Trustee's Sale Guarantee)	\$1,442.62
Posting (Process Service)	\$ 250.00
Postage:	\$ 20.00
Recording Fees:	\$ 73.00
Contract Collection Fee(s)	\$ 0.00
Publication:	\$ 500.00

TOTAL ESTIMATED FORECLOSURE COSTS: \$4,035.62

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by the Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current;

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist;



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Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust;

Waste

Cease and desist from committing waste, repair all damage to the property and maintain the property as required by the Deed of Trust;

Unauthorized sale of property (Due on Sale)

Revert title to permitted vestee.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal - \$497,277.73 together with default interest at the rate of Eighteen Percent (18%) per annum as specified in the Note or other instrument secured from the 6th day of May, 2005, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

THE CURRENT AMOUNT OF SUCH OTHER COSTS AND FEES AS ARE DUE MUST BE OBTAINED FROM THE TRUSTEE PRIOR TO THE CALCULATION OF THE TOTAL AMOUNT DUE INCLUDING COSTS OF FORECLOSURE OR PAYMENT THEREOF.

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 30th day of December, 2005.** The default(s) referred to in paragraph III must be cured by the 19th day of December, 2005, (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 19th day of December, 2005, (11 days before the sale) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and all other costs of foreclosure are paid. The sale may be terminated any time after the 19th day of December, 2005, (11 days before the sale date) and before the sale by the Borrowers, Grantors or Grantors' 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 Grantor's successor in interest and Guarantor at the following address(es):

P. O. Box 911, Tacoma, WA 98401 (Grantor)
815 Wilkinson Road, Owosso, MI 48867



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by both first class and certified mail on the 14th day of June, 2005, proof of which is in the possession of the Trustee; and the Borrowers, Grantors or Grantors' successor in interest and Guarantor were personally served on the 5th day of August, 2005, 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 in his possession 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 their interest in the above-described property.

IX

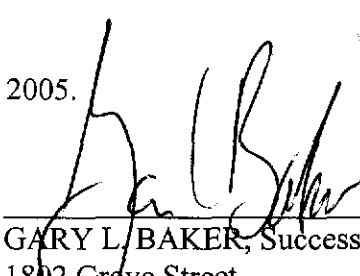
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the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

X

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession on 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW, and, if applicable, Chapter 59.18 RCW.

Dated this 23rd day of September, 2005.



GARY L. BAKER, Successor Trustee
1802 Grove Street
Marysville, WA 98270
(360) 657-7378



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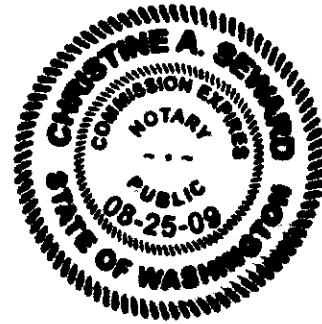
STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

On this day personally appeared before me Gary L. Baker, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 23rd day of September, 2005.

Christine A. Seward

NOTARY PUBLIC in and for the State of
Washington, residing at marysville
My commission expires: 8/25/09



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Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Parcel "A":

Lot 1 of Survey recorded June 21, 2004 under Skagit County Auditor's File No. 200406210184, being a portion of Lots 6 - 10 of Block 16, "BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT TO ANACORTES", according to the plat thereof in the Office of the Auditor of Skagit County, Washington in Volume 2 of Plats, page 33.

TOGETHER WITH an undivided 1/5 interest in Tract 17, "PLATE NO. 9 ANACORTES TIDE AND SHORE LANDS OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M., ANACORTES HARBOR", according to the official map thereof on file in the Office of the State Land Commissioner at Olympia Washington.

Parcel "B":

Lot 2 of Survey recorded June 21, 2004 under Skagit County Auditor's File No. 200406210184, being a portion of Lots 6 - 13 of Block 16, vacated alley adjacent thereto and a portion of vacated X Avenue adjacent, "BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT TO ANACORTES", according to the plat thereof in the Office of the Auditor of Skagit County, Washington in Volume 2 of Plats, page 33.

TOGETHER WITH an undivided 1/5 interest in Tract 17, "PLATE NO. 9 ANACORTES TIDE AND SHORE LANDS OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M., ANACORTES HARBOR", according to the official map thereof on file in the Office of the State Land Commissioner at Olympia Washington.

Parcel "C":

Lot 4 of Survey recorded June 21, 2004 under Skagit County Auditor's File No. 200406210184, being a portion of Lots 2, 3, 18, 19 and 20 of Block 15, vacated alley adjacent thereto and a portion of vacated X Avenue adjacent, "BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT TO ANACORTES", according to the plat thereof in the Office of the Auditor of Skagit County, Washington in Volume 2 of Plats, page 33.

TOGETHER WITH an undivided 1/5 interest in Tract 17, "PLATE NO. 9 ANACORTES TIDE AND SHORE LANDS OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M., ANACORTES HARBOR", according to the official map thereof on file in the Office of the State Land Commissioner at Olympia Washington.



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