


When Recorded Mail To:

Justin Anderson
GMTE Corporation
300 E. Pine
Seattle, WA 98122


200608180059
Skagit County Auditor
8/18/2006 Page 1 of 6 11:36AM

Document: **Notice of Trustee's Sale**

Trustee: GMTE Corporation

FIRST AMERICAN TITLE CO.

88779

Trustee's Address: 300 E. Pine St., Seattle, WA 98122

File No.: 11119/02

Grantors: John P.F. Vermaat and Terri L. Vermaat

Grantee: Alvin LeDuff, Marisa Spooner-LeDuff, and Z-Corp, an Idaho Corporation

Legal Description: The South ½ of the Northeast ¼ of the Southeast ¼ of the Northeast ¼ of Section 32, Township 35 North, Range 5 East, W.M., TOGETHER WITH an easement for ingress, egress and utilities as in Declaration of Easement recorded March 2, 1972, under Auditor's File No. 764746

Common Address: 11369 Foxfire Lane, Sedro-Woolley, WA 98284

Tax Account No.: 350532-1-005-0702 (P40491)

AF# 200410250229

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 17th day of November, 2006, at the hour of 10:00 o'clock A.M. at the Skagit County Courthouse (main entrance steps), 205 W. Kincaid, 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:

The South $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 32, Township 35 North, Range 5 East, W.M., TOGETHER WITH an easement for ingress, egress and utilities as in Declaration of Easement recorded March 2, 1972, under Auditor's File No. 764746

Tax Account No.: 350532-1-005-0702 (P40491)

(Commonly known as 11369 Foxfire Lane, Sedro-Woolley, WA 98284)

which is subject to that certain Deed of Trust dated October 20, 2004, and recorded October 25, 2004, under Auditor's File No. 200410250229, records of Skagit County, Washington, from John P. Vermaat and Terri L. Vermaat, Husband and Wife, as Grantors, to First American Title, as Trustee, to secure an obligation in favor of Alvin LeDuff and Marisa Spooner-LeDuff, and Z-Corp, an Idaho Corporation, as Beneficiaries.

II.

No action commenced by the Beneficiaries 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(s) for which this foreclosure is made is/are as follows:

Grantor is in default on the obligation secured by the aforementioned deed of trust, which encumbers the aforementioned real property in Skagit County.

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

- | | | |
|----|----------------------------------------------------------------------------------------------------------------------|-------------|
| A. | Monthly payments of principal and interest, December 22, 2004 to July 22, 2006
20 payments of \$529.74 per month: | \$10,594.80 |
| B. | Late fees of 20 percent for each unpaid monthly payment
20 payments of \$105.95: | \$ 2,119.00 |



200608180059

Skagit County Auditor

- C. Payments of 2004, 2005 and 2006 general taxes of \$628.54, \$1,308.61, and \$1,258.30, respectively, were not made pursuant to the terms of the promissory Note secured by the Deed of Trust.

The amount in arrears totals \$3,195.45, not including interest and penalties:
\$ 3,195.45

- D. Subtotal: \$15,909.25

Costs and Fees:

- A. Reasonable attorney's fees, pursuant to promissory Note on which Deed of Trust is secured: \$1,980.00
- B. Title Report: \$ 401.00
- C. Recording Fees: \$ 78.00
- D. Postage: \$ 49.20
- E. Photocopying: \$ 5.00
- F. Long Distance Telephone: \$ 10.00
- G. Service/Posting of Notice of Default: \$ 75.00
- H. Subtotal: \$2,598.20

Total Current Estimated Reinstatement Amount: \$18,507.45

Estimated amounts due to reinstate on November 6th, 2006 (11 days before sale date):

- A. Additional monthly payments of principal and interest, August 22, 2006 to October 22, 2006
3 payments of \$529.74 per month: \$ 1,589.22
- B. Additional late fees of 20 percent for each unpaid monthly payment
3 payments of \$105.95: \$ 317.85
- C. Subtotal: \$ 1,907.07

Estimated costs and fees to reinstate on November 6th, 2006 (11 days before sale date):

- D. Additional reasonable attorney's fees, pursuant to promissory Note on which Deed of Trust is secured: \$ 660.00



200608180059
Skagit County Auditor

E. Publication Costs \$ 50.00

F. Subtotal: \$ 710.00

**Total Estimated Reinstatement Amount due to reinstate on November 6th, 2006
(11 days before the sale date): \$21,124.52**

IV.

The sum owing on the obligation secured by the Deed of Trust is \$51,500.00, together with interest as provided in the Note or other instrument secured from the 20th day of October, 2004, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to the reinstating payment. Because some of the charges are estimates of future costs and expenditures to preserve the property and comply with state and local laws, you must contact the Trustee to before a tender of reinstatement so that you may be advised of the exact amount required for reinstatement. Tender of payment or performance must be in the full amount by certified funds or cash equivalent.

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 17th day of November, 2006. The default(s) referred to in paragraph III must be cured by the 6th day of November, 2006 (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 6th day of November, 2006 (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 the 6th day of November, 2006 (11 days before the sale date), and before the sale by the Borrower, Grantor, or the Grantor's successor in interest, 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.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or the Grantor's successor in interest at the following addresses:



200608180059

Skagit County Auditor

John P.F. Vermaat and Terri L. Vermaat
11369 Foxfire Lane
Sedro-Wolley, WA 98264

by both first class and certified mail on the 16th day of July, 2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 16th day of July, 2006, 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.

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.

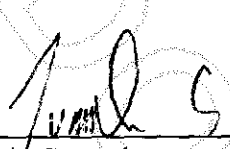
VIII.

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.

DATED this 17th day of August, 2006.


Justin S. Anderson
Agent, GMTE Corporation, Trustee
300 East Pine St.
Seattle, WA 98122

For further information, please call (206) 628-9500



200608180059

Skagit County Auditor

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Justin S. Anderson is the person who appeared before me, and said person acknowledged that he signed this instrument and on oath stated that he was authorized to execute the instrument and acknowledged it as Agent, GMTE Corporation, Trustee to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: August 17, 2006.



A handwritten signature of Sarah Damianick in black ink.

Sarah Damianick

(Print Notary's name)

Notary Public in and for the State of WA,

Residing at Edmonds

My commission expires: 01/27/09.



200608180059

Skagit County Auditor

8/18/2006 Page

6 of

6 11:36AM