



200611170081

Skagit County Auditor

11/17/2006 Page 1 of 5 11:12AM

AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

206/622-7527

Ref: CASSIDY, George N. & Kristine S., 1239.061659.1

Reference Number(s) of Documents assigned or released: 9906150096

Grantor: Bishop, White & Marshall, P.S.

FIRST AMERICAN TITLE CO.

89764

Grantee: George N. Cassidy and Kristine S. Cassidy, husband and wife

Abbreviated Legal Description as Follows: Ptn of Lot 20 and all of Lots 21 and 22, Block 1
'Central Addition to Sedro Woolley'

ACCOMMODATION RECORDING ONLY

Assessor's Property Tax Parcel/Account Number(s): P76382 (4156-001-022-0006)

NOTICE: ALTHOUGH WE ARE A DEBT COLLECTOR, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST. ANY INFORMATION YOU PROVIDE WILL BE USED FOR PURPOSES OF FORECLOSING THIS DEED OF TRUST DESCRIBED BELOW

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White & Marshall, P.S. will on February 16, 2007 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

The East 12 feet of Lot 20, and all of Lots 21 and 22, Block 1, 'Central Addition to Sedro Woolley, Washington, 1890', as per plat recorded in Volume 1 of Plats, Page 31,

NOTICE OF TRUSTEE'S SALE - 1

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records of Skagit County, Washington. Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

which is subject to that certain Deed of Trust dated June 10, 1999, recorded June 15, 1999, under Auditor's File No. 9906150096 Book 2005 Page 0347 records of Skagit County, Washington, from George N. Cassidy and Kristine S. Cassidy, husband and wife, as Grantor, to Land Title Co - Burlington, a Washington corporation, as Trustee, to secure an obligation in favor of Washington Mutual Bank as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

- i) Failure to pay the following amounts, now in arrears:

**Delinquent Monthly Payments Due from 7/1/2006
through 11/1/2006:**

**1 payment(s) at \$480.81
2 payment(s) at \$504.68
2 payment(s) at \$503.82**

2,497.81

Total:

Accrued Late Charges:

\$ 128.82

Lender - Other Fee

8.90

Subtotal

\$2,635.53

TOTAL DEFAULT

\$2,635.53

IV

The sum owing on the obligation secured by the Deed of Trust is: \$56,570.93, together with interest from June 1, 2006 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

NOTICE OF TRUSTEE'S SALE - 2

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200611170081

Skagit County Auditor

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 February 16, 2007. The payments, late charges, or other defaults must be cured by February 5, 2007 (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 February 5, 2007 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after February 5, 2007 (11 days before the sale date), and before the sale by the Borrower, Grantor, 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):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on October 17, 2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 17, 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 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.



NOTICE TO OCCUPANTS OR TENANTS

EFFECTIVE DATE: November 17, 2006

By:

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



11/17/2006 Page 4 of 5 11:12AM


'Mailing List'

George N. Cassidy
935 Alexander Street
Sedro Woolley, WA 98284

Kristine S. Cassidy
935 Alexander Street
Sedro Woolley, WA 98284

NOTICE OF TRUSTEE'S SALE - 1

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200611170081
Skagit County Auditor
11/17/2006 Page 5 of 5 11:12AM