

After recording, return to
LUDWIGSON, THOMPSON, HAYES & BELL
Bellingham Towers, Suite 170
119 No. Commercial, P.O. Box 399
Bellingham, WA. 98227 (360) 734-2000



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Skagit County Auditor

4/3/2007 Page 1 of 3 10:38AM

DOCUMENT:	NOTICE OF TRUSTEE'S SALE
GRANTOR:	HORIZON BANK
BENEFICIARY:	AARON W. YARCHO
ABBREVIATED LEGAL:	Ptn W-1/2 NE, Sec. 18, T35N, R7EWM
PARCEL NO.:	360718-1-035-0118

NOTICE OF TRUSTEE'S SALE

TO: AARON W. YARCHO
36647 State Route 20
Sedro Woolley, WA 98284

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S Ludwigson will on the 27th day of July, 2007, at the hour of 10:00 a.m., in the Lobby of the Skagit County Courthouse, 205 W. Kincaid Street, in the 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 property, situated in the County of Skagit, State of Washington, to-wit:

That portion of the following described real estate lying Easterly of the center line of Alder Creek:

That portion of the West ½ of the Northeast 1/4 of Section 18, Township 35 North, Range 7 East, W.M., described as follows:

Commencing at a point at the foot of a 28 degree slope 728 feet West of the Northwest corner of the Southeast 1/4 of the Northeast 1/4 of said Section 18; thence South 17 degrees East, 51.5 feet; thence South 10.5 degrees East, 100 feet; thence South 24.5 degrees East, 170 feet; thence South 6 degrees East, 106 feet; thence South 17 degrees East a distance of 61 feet; thence South 5 degrees West to the North boundary of the Great North Railroad right-of-way to a point on said line 645.5 feet Westerly of the East line of the Southwest 1/4 of the Northeast 1/4 of Section 18; thence Westerly along said line to a point 40 feet East of the center line of said Section 18; thence North 1,308 feet to the South boundary line of the Puget Sound and Baker River Railroad right-of-way; thence Easterly along said line to a point 10 feet West of the West bank of Alder Creek; thence Southerly 10 feet West of the West bank of Alder Creek to a point 50 feet North of the Northwest 1/4 of the Northeast 1/4 South boundary line; thence Easterly to the place of beginning. Situate in Skagit County, Washington

commonly known as 36647 State Route 20, Sedro Woolley, WA 98284, which is subject to that certain Deed of Trust dated August 6, 2003, recorded August 12, 2003 under Skagit County Auditor's File No. 200308120104, of the official records of Skagit County, Washington, and Deed of Trust dated August 3, 2004, recorded August 4, 2004, under Skagit County Auditor's File No. 200408040025, both with Aaron W. Yarcho as Grantor, to Westward Financial Services, as Trustee, to secure an obligation in favor of HORIZON

A.

BANK, as Beneficiary. JOHN S LUDWIGSON has been appointed as Successor Trustee.

II.

No action commenced by the Beneficiary of the Deed of Trust 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.

III.

The default for which this foreclosure is made is failure to pay when due the following amounts which are now in arrears:

Deed of Trust dated August 6, 2003, recorded August 12, 2003 under Skagit County Auditor's File No. 200308120104:

DELINQUENCIES:

Delinquent payments -----	\$	3,592.08
Escrow tax -----	\$	734.42
Escrow insurance -----	\$	1,496.06
Late fees -----	\$	149.65
TOTAL IN ARREARS		\$ 5,973.21

In addition, any delinquent taxes plus penalties and interest must be paid, proof of payment by receipt from the Skagit County Treasurer's office to be provided to the Trustee.

IV.

The total sum owing on the obligations secured by the Deeds of Trust is: Principal \$101,477.70 plus interest as provided in the Notes or other instrument secured from August 6, 2003, and such other costs and fees as are due under the note or other instruments secured and as are provided by statute.

V.

The above described property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession or encumbrances, on July 27, 2007. The default referred to in Paragraph III must be cured by July 16, 2007 (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before July 16, 2007 (11 days before the sale date) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantors any time before July 16, 2007 (11 days before the sale date) and before the sale by Borrower, Grantors, or Guarantor or the holder of any recorded junior lien or encumbrance paying the entire principal and interest secured by the Deeds of Trust, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deeds 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):

36647 State Route 20
Sedro Woolley, WA 98284

by both first class and certified mail on February 5, 2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the



