

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



200705140178
Skagit County Auditor

5/14/2007 Page 1 of 3 11:40AM

DOCUMENT:	NOTICE OF TRUSTEE'S SALE
GRANTOR:	DAVID D. KELTZ & LINDA KELTZ, h/w
BENEFICIARY:	HORIZON BANK
ABBREVIATED LEGAL:	Lots 1, 2 & 3, Block 705, NO.PAC. ADD. TO ANACORTES
PARCEL NO.:	3809-705-003-0008 (P58489)

NOTICE OF TRUSTEE'S SALE

TO: DAVID D. KELTZ and LINDA L. KELTZ, husband and wife,
3202 W. 3rd Street
Anacortes, WA 98221

I.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 31st day of August, 2007, at the hour of 10:00 a.m., in the Lobby of the Skagit County Courthouse, 205 Kincaide 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:

Lots 1, 2 and 3, Block 705, "Northern Pacific Addition to Anacortes, according to the plat thereof, recorded in Volume 2 of Plats, pages 9 through 11, records of Skagit County, Washington.

PARCEL NO. 3809-705-003-0008(P58489)

commonly known as 3202 W. 3rd Street, Anacortes, Washington, which is subject to that certain Deed of Trust dated October 24, 1995, recorded May 8, 1996 under Skagit County Auditor's File No. 9605080082 of the official records of Skagit County, Washington, with DAVID D. KELTZ and LINDA L. KELTZ, as Grantors, to Stewart Mortgage, as Trustee, to secure an obligation in favor of HORIZON 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:

MONTHLY PAYMENTS:

Six (6) principal and interest payments of \$1,051.07 each ----- \$6306.42

Six (6) escrow payments of \$272.46 each -----	\$1,634.76
Late charges -----	\$ 214.93
	<hr/>
TOTAL IN ARREARS:	\$8,156.11

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 sum owing on the obligation secured by the Deed of Trust is: Principal \$148,500.00 plus interest as provided in the Note or other instrument secured from October 24, 1995, 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 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 August 31, 2007. The default referred to in Paragraph III must be cured by August 20, 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 August 20, 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 August 20, 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 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):

David D. Keltz and Linda L. Keltz
3202 W. 3rd Street
Anacortes, WA 98221

Linda Keltz
c/o Gere-A-Deli
502 Commercial Avenue
Anacortes, WA 98221

c/o Ron A. Costick
7205 S. Main St., Ste. 224
Mt. Vernon, WA 98273

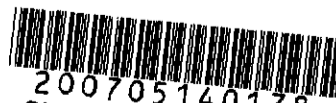
by both first class and certified mail on March 15, 2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 15th of March, 2007, with said written notice of default, or and the notice of default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has in his possession proof of such posting or service.

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 Grantors and all those who hold by, through or under them, of all their interest in the above described property.



IX.

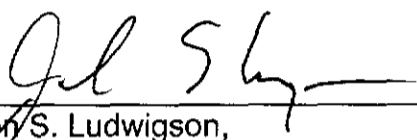
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the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

X.

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession 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 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.

DATED: May 14, 2007.



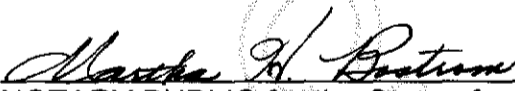
John S. Ludwigson,
Trustee
Bellingham Towers, Suite 170
119 North Commercial Street
Bellingham, WA 98225
(360) 734-2000

STATE OF WASHINGTON)
) ss.
COUNTY OF WHATCOM)

I hereby certify that I know or have satisfactory evidence that JOHN S. LUDWIGSON signed this instrument and acknowledged it to be his free and voluntary act, for the uses and purposes mentioned in the instrument.

DATED: May 14, 2007.





NOTARY PUBLIC for the State of
Washington
My appointment expires: 9-4-09



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Skagit County Auditor