

WHEN RECORDED RETURN TO:  
Washington Foreclosure Services, Inc.  
P. O. Box 14796  
Spokane, WA 99214-0796



200802050066  
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

128600.5W  
Reference: 200705110111 (Deed of Trust)  
Grantor(s): Jacob Verhoeve and Kristen Muir  
Beneficiary: Security First Mortgage,  
Abbr. Legal: Portions of Lots 1 & 8 Tract 1, Peavey's Acre Tracts 1 & 2  
Parcel No.: P67819/P67807

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANYTHING OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE OF TRUSTEE'S SALE**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Washington Foreclosure Services, Inc., will on the **9th day of May, 2008**, at the hour of 10:00 a.m., inside the main entrance of the Skagit County Courthouse, 205 W. Kincaid, Mount Vernon, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following real property, situate in the County of Skagit, State of Washington, to-wit:

The West 10 Rods of Lots 1 and 8, in Tract 1 of "Peavey's Acreage, Tracts No. 1 & 2, Sections 17, 20, 21, 22 & 28, Township 35 North, Range 5 East, Skagit County, Washington, as per plat recorded in Volume 3 of Plats, Page 37, records of Skagit County, Washington, situate in the County of Skagit, State of Washington. (Parcel No(s). P67819/P67807);

which is subject to that certain Deed of Trust dated May 3, 2007, recorded May 11, 2007, under file number 200705110111, records of Skagit County, State of Washington, from Jacob Verhoeve, as his separate property, and Kristen Muir, as her separate property, as Grantors, to Security First Mortgage, Inc.; with a subsequent Assignment of Deed of Trust recording under file no. 200705110112, assigning said beneficial interest to Equity Trust Company Custodian FBO Martin W. Savinsky IRA.

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 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: failure to pay the monthly payments from October 11, 2007, the sum of \$438.79 per month; late charges from October 2007 in the sum of 21.94 per month; plus delinquent payments on the first mortgage from September 20, 2007, in the sum of \$2,665.80 per month plus late charges.

IV.

The sum owing on the obligation secured by the Deed of Trust is \$49,608.33 principal, together with interest as provided in the Note or other instrument secured from the August 27, 2007, and such other costs and fees as are due under the note or other instrument secured as are provided by statute.

V.

The above described real property will be sold to satisfy the expense of sale and the obligations secured by the Deed of Trust as provided by statute. The sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on the May 9, 2008, The defaults in Paragraph III must be cured by the 28th day of April, 2008 (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 28th day of May, 2008 (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 28th day of May 2008 (11 days before the sale date), and before the sale by the Borrower, Grantor, or the holder of any recorded junior lien or encumbrance paying the entire principal and interest secured by the Deed of Trust plus costs and 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: Jacob Verhoeve, 25663 Minkler Road, Sedro Wooley, WA 98284; Kristen Muir, 25663 Minkler Road, Sedro Wooley, WA 98284; by both first class and certified mail on the 29th day of October, 2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 21st day of November, 2007, 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 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 of 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 this 28th day of January, 2008.,

Washington Foreclosure Services, Inc.

BY

  
VICKY L. ARMSTRONG

Successor Trustee

P. O. Box 14796

Spokane, WA 99214

(509) 892-0270



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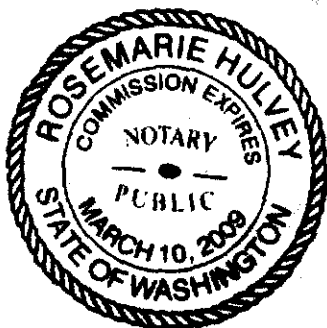
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STATE OF WASHINGTON )  
 ) ss.  
County of Spokane )

On this 29 day of January, 2008, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Vicky L. Armstrong, to me known to be the Vice-president of Washington Foreclosure Services, Inc., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the said instrument.

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



Rosemarie Hulvey  
Notary Public in and for the State of  
Washington, Residing at Spokane  
My Commission Expires: 3/10/09



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Skagit County Auditor