



200809120091

Skagit County Auditor

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AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

(206) 622-7527

Ref: Zimmerman, Tammy L. (Estate of), 1452.0810331

95398

GUARDIAN NORTHWEST TITLE CO.

Reference Number(s) of Documents assigned or released: 200401140148

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

Grantee: Tammy L Zimmerman, an unmarried person

Abbreviated Legal Description as Follows: Ptn. of Block 23, 'Plat of the Town of Montborne'
(aka Tract S of Survey 9308180056)

Assessor's Property Tax Parcel/Account Number(s): 4135-023-017-0409

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White & Marshall, P.S. will on December 12, 2008 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;

Tract 'S' of that certain record of survey entitled 'Montborne Heights (revised), recorded August 18, 1993, in Book 14 of Surveys, Pages 165 and 166, under Auditor's File No. 9308180056 and being a portion of Lots 1 through 17, inclusive, Block 23; All of Block 24; Lots 1 though 11, inclusive, Block 25; Lots 1 through 18, inclusive, Block 26 and all of Block 27, all in 'Plat of the Town of Montborne, Skagit County, Washington', as per plat recorded in Volume 2 of Plats, Page 80, records of Skagit County, Washington.

Together with those portions of vacated street and alley adjacent to said lots and blocks which have reverted to said premises by operation of law.

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Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust dated January 12, 2004, recorded January 14, 2004, under Auditor's File No. 200401140148 records of Skagit County, Washington, from Tammy L Zimmerman, an unmarried person, as Grantor, to Washington Services, Inc., a Washington Corporation, as Trustee, to secure an obligation in favor of Washington Federal Savings 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 4/1/2008 through 9/1/2008:

2 payment(s) at \$537.00
4 payment(s) at \$522.00

Total: 3,162.00
Late Charges:

5 late charge(s) at \$20.70
for each monthly payment not made within 15 days of its due date

Total Late Charges 103.50
TOTAL DEFAULT \$3,265.50

IV

The sum owing on the obligation secured by the Deed of Trust is: \$48,345.47, together with interest from March 1, 2008 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

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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 December 12, 2008. The payments, late charges, or other defaults must be cured by December 1, 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 December 1, 2008 (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 December 1, 2008 (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 August 12, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on August 12, 2008, 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.

X



'Mailing List'

Estate of Tammy L. Zimmerman
NHN Walker Valley Rd
Mount Vernon, WA 98274

Heirs and Devises of Tammy L. Zimmerman
NHN Walker Valley Rd
Mount Vernon, WA 98274

John Doe Zimmerman
Spouse of Tammy L. Zimmerman
NHN Walker Valley Rd
Mount Vernon, WA 98274

Estate of Tammy L. Zimmerman
c/o Allyson Yamauchi, personal rep
24143 Walker Valley Rd
Mount Vernon, WA 98232

Estate of Tammy L. Zimmerman
24143 Walker Valley Rd
Mount Vernon, WA 98274

Heirs and Devises of Tammy L. Zimmerman
24143 Walker Valley Rd
Mount Vernon, WA 98274

John Doe Zimmerman
Spouse of Tammy L. Zimmerman
24143 Walker Valley Rd
Mount Vernon, WA 98274

Estate of of Tammy L. Zimmerman
16893 Maplewood Ln
Bow, WA 98232

Heirs and Devises of Tammy L. Zimmerman
16893 Maplewood Ln
Bow, WA 98232

John Doe Zimmerman
Spouse of Tammy L. Zimmerman
16893 Maplewood Ln
Bow, WA 98232

Allyson Yamauchi
Personal Representative
1509 A Riverside Dr
Mt. Vernon, WA 98273

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