

After Recording, Return to:
Chris Ashcraft
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



200902190123

Skagit County Auditor

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File No.: 7886.21322
Grantors: Northwest Trustee Services, Inc. GUARDIAN NORTHWEST TITLE CO.
Nation One Mortgage, a division of National City Bank 96338
Grantee: Viktor Odeychuk and Ludmila Odeychuk, husband and wife
Tax Parcel ID No.: 4868-000-128-0000 (P123221)
Abbreviated Legal: Lot 128, "Nookachamp Hills PUD, Phase IIB"

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **May 22, 2009**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Lot 128, 'Nookacham Hills PUD Phase IIB', as per plat recorded August 23, 2005, under Skagit County Auditor's File No. 200508230082, records of Skagit County, Washington.

Commonly known as: 23932 Nookachamp Hills Drive
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 06/25/07, recorded on 06/28/07, under Auditor's File No. 200706280153, records of Skagit County, Washington, from Viktor Odeychuk and Ludmila Odeychuk husband and wife, as Grantor, to First American Title, as Trustee, to secure an obligation "Obligation" in favor of Nation One Mortgage, a division of National City Bank, as Beneficiary.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to complete construction on the property as required by your construction/permanent loan agreement, that the entire unpaid balance is now due and payable and that the following amounts are now in default, due and payable:

		Amount due to pay loan in full by 02/16/2009
Principal Balance		\$427,276.25
Interest		\$12,789.02
Lender's Fees & Costs		\$409.32
Total Arrearage	\$440,474.59	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$675.00
Title Report		\$1,254.96
Statutory Mailings		\$22.96
Recording Costs		\$15.00
Postings		\$57.50
Sale Costs		\$0.00
Total Costs	<u>\$2,025.42</u>	
Total Amount Due:		\$442,500.01

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$427,276.25, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on May 22, 2009. The obligation secured by the Deed of Trust must be satisfied in full before the trustee's sale referenced above. The sale will be discontinued and terminated if at any time before the trustee's sale, the entire balance of the loan secured by the Deed of Trust is fully satisfied, including, without limitation, principal, accrued interest, accrued charges under the loan documents, foreclosure and collection fees and costs and any advances made pursuant to the terms of the loan documents.



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VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Viktor Odeychuk
23932 Nookachamp Hills Drive
Mount Vernon, WA 98273

Viktor Odeychuk
6823 Picnic Point Road
Edmonds, WA 98026

Ludmila Odeychuk
23932 Nookachamp Hills Drive
Mount Vernon, WA 98273

Ludmila Odeychuk
6823 Picnic Point Road
Edmonds, WA 98026

by both first class and either certified mail, return receipt requested on 01/15/09, proof of which is in the possession of the Trustee; and on 01/15/09 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the 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.


The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.



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EFFECTIVE: 02/16/2009

Northwest Trustee Services, Inc., Trustee

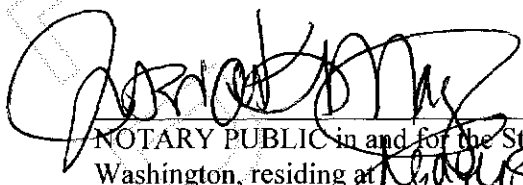
By 
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Chris Ashcraft
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Chris Ashcraft is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 2/17/09

JESSICA K. MAY
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 04-19-09


NOTARY PUBLIC in and for the State of
Washington, residing at Kenilworth
My commission expires 4/19/09

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. Box 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7886.21322
Client: National City Mortgage Co.
Borrower: Odeychuk, Viktor

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.

