



200904170092

Skagit County Auditor

4/17/2009 Page 1 of 7 1:18PM

AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

(206) 622-7527

Ref: Ellis, John W. and Shannon and Josck Investments LLC, 1452.0905161

GUARDIAN NORTHWEST TITLE CO.

96854

Reference Number(s) of Documents assigned or released: 200609290273

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

Grantee: Josck Investments LLC, a Washington Limited Liability Company and John W Ellis and Shannon Ellis, husband and wife

Abbreviated Legal Description as Follows: Section 8, Township 33, Range 4I Ptn. SW SW

Assessor's Property Tax Parcel/Account Number(s): P16542 aka 33040830110000 and P16541 aka 33040830090004

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 July 17, 2009 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;

As per attached Exhibit "A", and by this reference incorporated herein.

which is subject to that certain Deed of Trust dated September 26, 2006, recorded September 29, 2006, under Auditor's File No. 200609290273 records of Skagit County, Washington, from Josck Investments LLC, a Washington Limited Liability Company and John W Ellis and Shannon Ellis, husband and wife, 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.

NOTICE OF TRUSTEE'S SALE - 1

Fewantsnofver1.3

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 12/1/2008 through 4/1/2009:

5 payment(s) at \$5884.00

Total: 29,420.00

Late Charges:

4 late charge(s) at \$259.25

for each monthly payment not made within 15 days of its due date

Total Late Charges 1,037.00

Accrued Late Charges: \$ 792.75

Property Inspection 25.00

TOTAL DEFAULT \$31,274.75

- ii)

Default

Description of Action Required to Cure and Documentation Necessary to Show Cure

Delinquent general taxes for 2007 AND 2008 on Parcel "C", plus interest and penalties AND 2007 AND half 2008 on Parcels "A" and "B", plus interest and penalties

Proof of Payoff

Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: \$744,039.74, together with interest from November 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

NOTICE OF TRUSTEE'S SALE - 2

Fcwantsnofver1.3



200904170092

Skagit County Auditor

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 July 17, 2009. The payments, late charges, or other defaults must be cured by July 6, 2009 (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 July 6, 2009 (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 July 6, 2009 (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 March 13, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 13, 2009, 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

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

NOTICE OF TRUSTEE'S SALE - 3

Fcwantsnofver1.3



200904170092

Skagit County Auditor

EXHIBIT "A" FOR DEED OF TRUST Dated September 26th, 2006
320966-5 / ELLIS & JOSCK INVESTMENTS LLC

Parcel A:

The South 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East W.M., EXCEPT road and EXCEPT rights of way for Drainage Ditches appropriated by Drainage District No. 17.

Parcel B:

That portion of the North 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East W.M., described as follows:

Beginning at the intersection of the East line of Old State Highway 99 and the South line of said subdivision; thence North along the East line of said Highway 15 feet; thence East parallel to the South line of said subdivision 350 feet; thence South 45° East to an existing fence line, (lying approximately 9 feet North of the North line of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East W.M.); thence Easterly along said fence line to the East line of said subdivision; thence South along said East line to the Northeast corner of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 of said Section 8; thence West along the North line of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 to the point of beginning.

Parcel C:

The North 20 acres of the West 40 acres of the South 1/2 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East, W.M., EXCEPT the East 220 feet of the North 330 feet of said North 20 acres; AND EXCEPT that portion, if any, lying within the boundaries of the Southeast 1/4 of the Southwest 1/4 of said Section 8; AND EXCEPT that portion, if any, lying within the boundaries of the South 20 acres of the West 40 acres of the South 1/2 of the Southwest 1/4 of said Section 8; AND EXCEPT that portion conveyed to Skagit County for road purposes by Deed dated August 12, 1935 and recorded January 20, 1941 under Auditor's File No. 334267, in Volume 182 of Deeds, page 371, records of Skagit County, Washington; AND EXCEPT that portion lying within the as built and existing County road running along the West line of said subdivision; AND ALSO EXCEPT that portion thereof lying within the boundaries of the following described tract:

That portion of the North 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East, W.M., described as follows:

Beginning at the intersection of the East line of Old State Highway 99 and the South line of said subdivision; thence North along the East line of said Highway, 15 feet; thence East parallel to the South line of said subdivision 350 feet; thence South 45 degrees East to an existing fence line (lying approximately 9 feet North of the North line of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 8, Township 33 North, Range 4 East, W.M.); thence Easterly along said fence line to the East line of said subdivision; thence South along said East line to the Northeast corner of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 of said Section 8; thence West along the North line of the South 1/2 of the Southwest 1/4 of the Southwest 1/4 to the point of beginning.

END OF EXHIBIT "A"



'Mailing List'

Josck Investments, LLC
19889 Cedardale Rd.
Mt Vernon, WA 98274

John W. Ellis
19889 Cedardale Rd.
Mt Vernon, WA 98274

Shannon Ellis
19889 Cedardale Rd.
Mt Vernon, WA 98274

Josck Investments, LLC
c/o John W. Ellis
19889 Cedardale Rd.
Mt Vernon, WA 98274

Josck Investments, LLC
c/o Shannon Ellis
19889 Cedardale Rd.
Mt Vernon, WA 98274

Josck Investments, LLC
P.O. Box 429
Conway, WA 98238

Josck Investments, LLC
c/o John W. Ellis
P.O. Box 429
Conway, WA 98238

Josck Investments, LLC
c/o Shannon Ellis
P.O. Box 429
Conway, WA 98238

John W. Ellis
P.O. Box 429
Conway, WA 98238

Shannon Ellis
P.O. Box 429
Conway, WA 98238

Josck Investments, LLC
c/o Shannon Ellis, reg. agt.
3001 Old Hwy 99 S Rd, Ste 102
Mount Vernon, WA 98273

NOTICE OF TRUSTEE'S SALE - 1

FC-WA-NOD-AffMailing



200904170092
Skagit County Auditor

Crystal Nwest LLC-series 20
P.O. Box 429
Conway, WA 98238

Crystal Nwest LLC-series 20
19889 Cedardale Rd
Mt. Vernon, WA 98274

John W. Ellis
22397 Bulson Rd
Mount Vernon, WA 98274

Shannon Ellis
22397 Bulson Rd
Mount Vernon, WA 98274



200904170092
Skagit County Auditor

NOTICE OF TRUSTEE'S SALE - 2

4/17/2009 Page 7 of 7 1:18PM

FC-WA-NOD-AffMailing