



200909150058

Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 1st day of January, 2010, at the hour of 10:00 o'clock a.m. at the main entrance of the Skagit County Superior Courthouse located at 205 W. Kincaid, Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situate in the County of Skagit, State of Washington, to-wit:

Lot 14, "PLAT OF ROLLING RIDGE ESTATES NO. 1," as per plat recorded in Volume 9 of Plats, pages 4 and 5, records of Skagit County, Washington.

TOGETHER WITH a portion of the Northeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 27, Township 35 North, Range 4 East, W.M., being more particularly described as follows:

Beginning at the Northwest corner of Lot 14 of ("PLAT OF ROLLING RIDGE ESTATES NO. 1,") approved non November 8, 1965 and recorded on November 9, 1965 under Auditor's File No. 674317; thence North $89^{\circ}36'19''$ East along the north line of said ("PLAT OF ROLLING RIDGE ESTATES NO. 1,") a distance of 100.00 feet to the Northeast corner of said Lot 14;
thence North $0^{\circ}23'41''$ West a distance of 25.00 feet;
thence South $89^{\circ}36'19''$ West parallel to said North line of ("PLAT OF ROLLING RIDGE ESTATES NO. 1,") a distance of 100.41 feet;
thence South $1^{\circ}21'17''$ East a distance of 25.00 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust dated October 9th, 2008, (with subsequent modification) recorded on October 10th, 2008, under Auditor's File No. 200810100057, records of Skagit County Washington, from James and Susan Engberg as Grantor(s) to Land Title Company, as Trustee, which Trustee has been succeeded by DAVID L. DAY to secure an obligation in favor of Errol Hanson Funding, Inc., as Beneficiary.

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 for which this foreclosure is made is/are as follows:

Failure to pay when due the following amounts which are now in arrears, plus other charges, costs and fees as set forth in the Notice of Default, and for other than payment of money such as failure to insure property..

IV.

The sum owing on the obligation secured by the Deed of Trust is:
Principal \$145,000.00, together with interest as provided in the Note and such other costs and fees as are due under the Note and Deed of Trust and as are provided by statute.

V.

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 the 1st day of January, 2010. The default(s) referred to in paragraph III must be cured by the 21st day of December, 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 before the 21st day of December, 2009 (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 by the Grantor anytime after the 21st day of December, 2009 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or his successor in interest 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 or his successor in interest at the following addresses:

James and Susan Engberg
10147 Ridge Place
Sedro Woolley, WA 98284

by both first class and certified mail on the 20th day of July, 2009, proof of which is in the possession of the Trustee; the Borrower and Grantor or his successor in interest was personally served on the 20th day of July, 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 is 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 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 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.



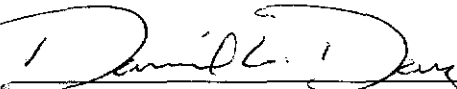
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X.

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the twentieth 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 who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

DATED this 15th day of September, 2009.




 DAVID L. DAY, Successor Trustee
 POB 526
 Burlington, WA 98233
 (360) 755-0611

STATE OF WASHINGTON)
) ss:
 COUNTY OF SKAGIT)

On this day personally appeared before me DAVID L. DAY to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 15th day of September, 2009.





 NOTARY PUBLIC for the State of Washington.
 My Commission Expires: 5-18-2011



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