

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

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GUARDIAN NORTHWEST TITLE CO.

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File No.:

7680,20352

**Grantors:** 

Grantee:

Northwest Trustee Services, Inc.

Sterling Savings Bank

Laka View Height

Lake View Heights, LLC, a Washington Limited Liability Company

Tax Parcel ID No.: 4888-000-004-0000; 4888-000-005-0000 Abbreviated Legal: Lots 4 and 5, "Lake View Heights"

Deed of Trust: Dated 09/12/06, Recorded on 09/18/06, under Auditor's File No. 200609180167

## Notice of Trustee's Sale

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

I.

On July 23, 2010, 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:

Real property ("Real Property") legally described as follows:

Parcel A: Lots 4 and 5, "Lake View Heights", as per plat recorded April 12, 2006 under Auditor's File No. 200604120075, records of Skagit County, Washington.

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the Real Property, including without limitation all mineral, oil, gas geothermal and similar matters.

TOGETHER WITH all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all issues and profits thereon and proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Commonly known as: 24072 & 24076 Priscilla Lane Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 09/12/06, recorded on 09/18/06, under Auditor's File No. 200609180167; and Modified on 200812120073, records of Skagit County, Washington, from Lake View Heights, LLC, a Washington Limited Liability Company, as Grantor, to First American Title Company of Skagit County, as Trustee, to secure an obligation "Obligation" in favor of Sterling Sayings 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.

IП.

The Beneficiary alleges default of the Deed of Trust for failure to satisfy the loan upon maturity pay the following amounts now in arrears and/or other defaults:

	satisfy by 04/13/2010
Unpaid Principal Balance	
Due and Payable in Full ~ Maturity	
Date 12/1/2009	\$1,156,750.00
Interest Due	\$32,278.08
Prior Accumulated Late Charges	\$3,049.29
Lender's Fees & Costs	\$11,683.40
Total Arrearage	\$1,203,760.77
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$3,500.00
Title Report	\$2,577.32
Statutory Mailings	<i>{√ }</i> \$43.02
Recording Costs	\$14,00
Postings	\$150.00
Total Costs	<u>\$6,284.34</u>
Total Amount Due:	\$1,210,045.11

IV.

The sum owing on the Obligation is: Principal Balance of \$1,156,750.00, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/09, and such other costs and fees as are due under the Obligation, and as are provided by statute.

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Amount due to

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The 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 23, 2010. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by before the sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the sale, the default(s) as set forth in paragraph III, together with accruing interest, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

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**

Lake View Heights, LLC PO Box 789 Burlington, WA 98274

Lake View Heights, LLC 119 North Commercial #1340 Bellingham, WA 98225

Virginia Blackburn, Guarantor PO Box 789 Burlington, WA 98274

Unknown Spouse and/or Domestic Partner of Virginia Blackburn, Guarantor 119 North Commercial #1340 Bellingham, WA 98225

Unknown Spouse and/or Domestic Partner of Virginia Blackburn, Guarantor 3001 Arbor Street Mounty Vernon, WA 98273 Lake View Heights, LLC c/o Virginia Blackburn, Reg. Agent 3001 Arbor Street Mounty Vernon, WA 98273

Virginia Blackburn, Guarantor 119 North Commercial #1340 Bellingham, WA 98225

Virginia Blackburn, Guarantor 3001 Arbor Street Mounty Vernon, WA 98273

Unknown Spouse and/or Domestic Partner of Virginia Blackburn, Guarantor PO Box 789 Burlington, WA 98274

by both first class and either certified mail, return receipt requested on 03/01/10, proof of which is in the possession of the Trustee; and on 03/02/10 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.

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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.

Χ.

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 who are not tenants. After the 20th day following the sale the purchaser has the right to evict 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.

XI.

Notice to Guarantors - (1) Guarantors may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust; (2) Guarantors have the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustees sale; (3) Guarantors will have no right to redeem the Property after the trustee's sale; (4) Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the guarantors will have the right to establish the fair value of the Property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and costs.

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: 04/13/2010

Northwest Trustee Services, Inc., Trustee

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

STATE OF WASHINGTON

SS.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Nanci Lambert 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: 4/13/2010

SARAH ELIZABETH STEINER STATE OF WASHINGTON NOTARY PUBLIC

MY COMMISSION EXPIRES

03-12-14

NOTARY PUBLIC in and for the State of

Washington, residing at Renton My commission 3/12/2014

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: 7680.20352

Client: Sterling Savings Bank

Borrower: Lake View Heights, LLC

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

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