

COVER SHEET

Return To:

Fairhaven Legal Associates, P.S.  
P.O. Box 526  
Burlington, Washington 98233



201006300084

Skagit County Auditor

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**DOCUMENT TITLE(S)**

Notice of Trustee's Sale

**REFERENCE NUMBER(S)**

~~20603340465~~

200603310165

**GRANTOR(S)**

- 1) Stephanie H. Arness

**GRANTEE(S)**

- 1) Summit Bank
- 2) Fairhaven Legal Associates

**LEGAL DESCRIPTION**

The following described property, to-wit:

Lots 30, and 31, "SKAGIT RIVER COLONY", as per plat recorded in Volume 8 of Plats, pages 65 and 66, records of Skagit County, Washington.

Situate in the Town of Concrete, County of Skagit, State of Washington.

The postal address of which is more commonly known as:

9447 Colony Lane, Concrete, WA 98273

**ASSESSORS PARCEL:**

P69482/P69483

# NOTICE OF TRUSTEE'S SALE

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## I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 8th day of October, 2010, at the hour of 10:00 o'clock a.m. at the main entrance on the front steps of the Skagit County 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:

Lots 30, and 31, "SKAGIT RIVER COLONY", as per plat recorded in Volume 8 of Plats, pages 65 and 66, records of Skagit County, Washington.

Situate in the Town of Concrete, County of Skagit, State of Washington.

The postal address of which is more commonly known as:

9447 Colony Lane, Concrete, WA 98273

which is subject to that certain Deed of Trust dated March 22nd, 2006, recorded March 31<sup>st</sup>, 2006, under Auditor's File No. 20603310165, records of Skagit County Washington, from Stephanie H. Arness as Grantor to Land Title Company, as Trustee, which Trustee has been succeeded by DAVID L. DAY to secure an obligation in favor of Summit Bank, 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:

For 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 nonpayment of taxes and failure to insure property.



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IV.

The sum owing on the obligation secured by the Deed of Trust is:

Principal \$90,761.02, 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 8th day of October, 2010. The default(s) referred to in paragraph III must be cured by the 27th day of September, 2010 (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 27th day of September, 2010 (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 27th day of September, 2010 (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:

Stephanie H. Arness  
414 Park Street  
Mount Vernon, WA 98273

Stephanie H. Arness  
9447 Colony Lane  
Concrete, WA 98273

by both first class and certified mail on the 22nd day of May, 2010, proof of which is in the possession of the Trustee; the Borrower and Grantor or his successor in interest was personally served on the 22nd day of May, 2010 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.



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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.

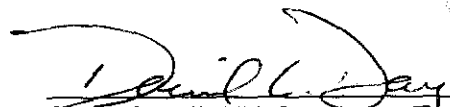
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale.

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 25th day of June, 2010.

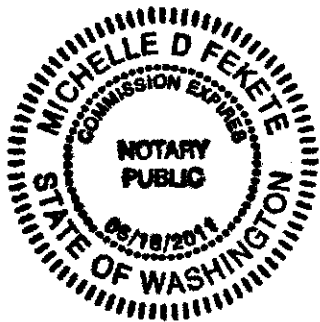
  
DAVID L. DAY, Successor Trustee  
POB 526  
Burlington, WA 98233  
(360) 755-0611



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 25th day of June, 2010.



*Michelle D Fekete*  
NOTARY PUBLIC for the State of Washington.

My Commission Expires: 5-18-2011



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Skagit County Auditor