



201203280089  
Skagit County Auditor

3/28/2012 Page 1 of 8 2:50PM

COVER SHEET

Return To:

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

**DOCUMENT TITLE(S)**

Notice of Trustee's Sale

**REFERENCE NUMBER(S)**

200510040050  
200711210091  
200806060083

**GRANTOR(S)**

- 1) Randy Previs
- 2) Katie Previs

**GRANTEE(S)**

- 1) Columbia Bank, successors in interest to Summit Bank
- 2) Fairhaven Legal Associates, Trustee
- 3) Public

**LEGAL DESCRIPTION**

- 1) Blks 18,19,27 & Lots 1-12, Blk 41, Lake Campbell Add. Aka Lot 9, Lakewood Park Survey 20030325116
- 2) Ptn Blks 24,25,45, Lake Campbell Add; Ptn NW 1/4 of NW 1/4, 8-34-2 E WM aka Lots 3 & 5 Lakewood Park Survey 200303250116
- 3) Ptn Blks 22,23,42,44 & 47, Lake Campbell Add. Aka Lots 1,2, & 7, Lakewood Park Survey 200303250116

**ASSESSORS PARCEL / TAX ID NUMBER:**

3842-050-022-0005/P60771  
3842-046-000-0200/ P120710  
3842-046-000-0300 /P120711  
3842-046-000-0100 /P120709  
3842-048-024-0007/ P60769  
3842-042-000-0008 /P60765

## NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 13th day of July, 2012, at the hour of 10:00 o'clock a.m. at the main entrance of the Skagit County Courthouse located at 205 W. Kincaid Street, 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:

**Loan number ending in 0477**

Block 18; Block 19; Block 27; and Lots 1 through 12, inclusive, Block 41, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in volume 2 of Plats, page 88, records of Skagit County, Washington.

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

Situate in the City of Anacortes, County of Skagit, State of Washington.

Also known as Lot 9 of Survey recorded under Auditor's File No. 200303250116  
Assessor's Tax/Parcel Number: 3842-050-022-0005 / P60771

which is subject to that certain Deed of Trust dated October 3, 2005, recorded October 4, 2005, under Auditor's File No. 200510040050, records of Skagit County Washington, from Randy Previs and Katie Previs, as Grantor(s) to Land Title Company, as Trustee, which Trustee has been succeeded by DAVID L. DAY of Fairhaven Legal Associates P.S., to secure an obligation in favor of Summit Bank (Columbia Bank, successor in interest to Summit Bank), as Beneficiary.



201203280089  
Skagit County Auditor

3/28/2012 Page

2 of

8 2:50PM

**Loan number ending in 1814**

**PARCEL "A"**

Block 45, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in Volume 2 of Plats, page 88, records of Skagit County, Washington.

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

AND TOGETHER WITH that portion of the South 60 feet of the Northwest ¼ of the Northwest ¼ of Section 8, Township 34 North, Range 2 East, W.M. lying West of Miller Road.

(Also known as Lot 3 of Survey recorded under Auditor's File No. 200303250116, records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

**PARCEL "B"**

Blocks 24, and 25, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in Volume 2 of Plats, page 88, records of Skagit County, Washington.

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

(Also known as Lot 5 of Survey recorded under Auditor's File No. 200303250116, records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

Assessor's Tax/Parcel Numbers: (Affects Lot 3) P120710/3842-046-000-0200  
(Affects Lot 5) P120711/3842-046-000-0300

which is subject to that certain Deed of Trust dated November 20, 2007, recorded November 21, 2007, under Auditor's File No. 200711210091, records of Skagit County Washington, from Randy Previs and Katie Previs, as Grantor(s) to Land Title Company, as Trustee, which Trustee has been succeeded by DAVID L. DAY of Fairhaven Legal Associates P.S., to secure an obligation in favor of Summit Bank (Columbia Bank, successor in interest to Summit Bank), as Beneficiary, the beneficial interest in which was assigned by Randy Previs and Katie Previs to Summit Bank (Columbia Bank, successor in interest to Summit Bank), as Beneficiary, under an Assignment recorded under Auditor's File No. 200711210092.



201203280089  
Skagit County Auditor

**Loan number ending in 1897**

**PARCEL "A"**

Blocks 22, and 23, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in Volume 2 of Plats, page 88, records of Skagit County, Washington.

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

(Also known as **Lot 1** of Survey recorded under Auditor's File No. 200303250116, records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

**PARCEL "B"**

Block 44, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in Volume 2 of Plats, page 88, records of Skagit County, Washington

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

(Also known as **Lot 2** of Survey recorded under Auditor's File No. 200303250116, records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

**PARCEL "C"**

Blocks 42, and 47, "LAKE CAMPBELL ADDITION TO THE CITY OF ANACORTES, WASHINGTON," as per plat recorded in Volume 2 of Plats, page 88, records of Skagit County, Washington.

TOGETHER WITH those portions of the adjacent streets and alleys that would, upon vacation, attach to said blocks by operation of law.

(Also known as **Lot 7** of Survey recorded under Auditor's File No. 200303250116, records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

Assessor's Tax/Parcel No.s:

(Affects Lot 1) P120709/3842-046-000-0100

(Affects Lot 2) P60769/3842-048-024-0007

(Affects Lot 7) P60765/3842-042-000-0008

which is subject to that certain Deed of Trust dated June 6, 2008, recorded June 6, 2008, under Auditor's File No. 200806060083, records of Skagit County Washington, from Randy Previs and Katie Previs, as Grantor(s) to Land Title Company, as Trustee, which Trustee has been succeeded



201203280089  
Skagit County Auditor

by DAVID L. DAY of Fairhaven Legal Associates P.S., to secure an obligation in favor of Summit Bank (Columbia Bank, successor in interest to Summit Bank), as Beneficiary, the beneficial interest in which was assigned by Randy Previs and Katie Previs to Summit Bank (Columbia Bank, successor in interest to Summit Bank), as Beneficiary , under an Assignment recorded under Auditor's File No. 200806060084.

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 on all three loans which are now in arrears, \$165,294.20, plus other charges, costs and fees as set forth in the Notice of Foreclosure, and for other than payment of money such as nonpayment of Taxes.

IV.

**Loan number ending in 0477**

The sum owing on the obligation secured by the Deed of Trust is:  
Principal \$398,728.12, 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.

**Loan number ending in 1814**

The sum owing on the obligation secured by the Deed of Trust is:  
Principal \$409,627.01, 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.

VI.

**Loan number ending in 1897**

The sum owing on the obligation secured by the Deed of Trust is:  
Principal \$621,900.11, 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.



201203280089  
Skagit County Auditor

VII.

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 13th day of July, 2012. The default(s) referred to in paragraph III must be cured by the 2nd day of July, 2012 (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 2nd day of July, 2012 (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 2nd day of July, 2012 (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.

VIII.

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:

Randy Previs  
Katie Previs  
19305 Olympic View Drive  
Edmonds, WA 98020

by both first class and certified mail on the 23rd day of February, 2012, 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 February, 2012 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.



201203280089  
Skagit County Auditor

IX.

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.

X.

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.

XI.

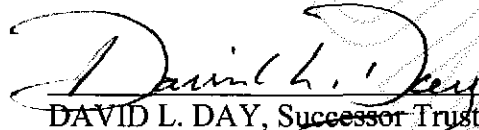
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the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

XII.

### 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 28th day of March,

  
\_\_\_\_\_  
DAVID L. DAY, Successor Trustee

POB 526  
Burlington, WA 98233  
(360) 755-0611



201203280089  
Skagit County Auditor

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 28th day of March, 2012.



Michelle L. Turner  
NOTARY PUBLIC for the State of Washington  
My Commission Expires: 5-18-2015

  
201203280089  
Skagit County Auditor  
8 of 8 2:50PM  
3/28/2012 Page