

Return Address:
Bic B. Harrington
Boeing Employees' Credit Union
P.O. Box 97050, MS 1049-1
Seattle, WA 98124-9750



201208060098
Skagit County Auditor

8/6/2012 Page 1 of 5 3:11PM

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)**

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)	
1. Notice of Trustee's Sale	
Reference Number(s) of Documents assigned or released: 200707050085	
Additional reference #s on page _____ of document	
Grantor(s) (Last name, first name, initials)	
1. Harris, Anthony V.	
2. Boeing Employees' Credit Union	
Additional names on page _____ of document	
Grantee(s) (Last name, first name, initials)	
1. McDermott, Clint G.	
2. McDermott, Lindsay M.	
Additional names on page _____ of document	
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)	
LOT 29, KULSHAN RIDGE P.U.D	
Additional legal is on page _____ of document	
Assessor's Property Tax Parcel/Account Number	<input type="checkbox"/> Assessor Tax # not yet assigned
4824-000-029-0000; P120909	
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.	

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON, CHAPTER 61.24, et seq.

TO: Clint G. McDermott
1221 N. 12th Place
Mt. Vernon, WA 98273

Lindsay M. McDermott
1221 N. 12th Place
Mt. Vernon, WA 98273

Occupants
1221 N. 12th Place
Mt. Vernon, WA 98273

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

You only have 20 DAYS from the recording date on this notice to pursue mediation.

CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save our home. See below for safe sources of help.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission

Telephone: 877-894-4663 Web site: www.homeownership.wa.gov
The United States Department of Housing and Urban Development

Telephone: 800-569-4287
Web site: <http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=WA>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: 800-606-4819 Web site: <http://www.ocla.wa.gov/>



I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Anthony V. Harris, will on December 14, 2012, at the hour of 10:00 a.m., at the Skagit County Courthouse, inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mt. 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, situated in the County of Skagit, State of Washington to-wit:

LOT 29, KULSHAN RIDGE P.U.D., AS PER PLAT RECORDED ON OCTOBER 9, 2003, UNDER AUDITOR'S FILE NO. 200310090064, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON

Assessor's Property Tax Parcel/Account No. 4824-000-029-0000; P120909

which is subject to that certain Deed of trust dated June 28, 2007, recorded July 5, 2007, under Auditor's File No. 200707050085, records of Skagit County, Washington, from Clint G. McDermott and Lindsay M. McDermott, husband and wife, as Grantors, to Land Title Company, as Trustee to secure an obligation in favor of Boeing Employees' Credit Union, 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 Borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III.

The default(s) for which this foreclosure is made is/are as follows:

A. Failure to pay when due the following amounts which are now in arrears: \$15,547.53, plus interest, late charges and attorneys fees which are continuing to accrue.

B.

Default

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

1. None

1. None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$207,335.85, together with interest as provided in the note or other instrument secured from June 28, 2007,



and such other costs and fees as are due under the note or other instrument secured, 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 December 14, 2012. The default(s) referred to in paragraph III must be cured by December 3, 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 on or before December 3, 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 any time after December 3, 2012, (11 days before the sale date), and before the sale by the Borrowers, Grantors, 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 Borrowers and Grantors at the following addresses:

Clint G. McDermott
1221 N. 12th Place
Mt. Vernon, WA 98273

Lindsay M. McDermott
1221 N. 12th Place
Mt. Vernon, WA 98273

by both first class and certified mail on May 7, 2012, proof of which is in the possession of the Trustee; and 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 posting.

VII.

The Trustee whose name and address are 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 Grantors and all those who hold by, through or under the Grantors 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.



