



201401160091

Skagit County Auditor

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When recorded, mail to:

REGIONAL TRUSTEE SERVICES CORPORATION

616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 01-CM-130894



NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

TO: SUSAN L. INGRAM

LAND TITLE OF SKAGIT COUNTY

148269-FA

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **April 18, 2014**, at the hour of **10:00 AM**, at **AT THE MAIN ENTRANCE TO THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MOUNT VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

PTN BLK 8, HENSLER'S 1ST ADD. TO ANAC., SKAGIT COUNTY, WASHINGTON;
AS MORE FULLY DESCRIBED IN EXHIBIT 'A' ATTACHED HERETO AND
INCORPORATED HEREIN BY THIS REFERENCE.

Tax Parcel No: 3794-008-017-0016/P57368; 3794-008-007-0100/P110696, commonly known as 910 & 912 & 916 28TH STREET MAY ALSO BE KNOWN AS 910 & 912 & 916 28TH AVE, ANACORTES, WA.

The Property is subject to that certain Deed of Trust dated 10/24/2008, recorded 11/5/2008, under Auditor's/Recorder's No. 200811050079, records of SKAGIT County, Washington, from SUSAN L. INGRAM, A MARRIED WOMAN AS HER SEPARATE ESTATE, as Grantor, to GUARDIAN NORTHWEST TITLE COMPANY, as Trustee, in favor of PEOPLES BANK - COUPEVILLE, as Beneficiary, the beneficial interest in which is presently held by PEOPLES BANK - COUPEVILLE.

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

FAILURE TO PAY THE PRINCIPAL BALANCE WHICH BECAME DUE AT MATURITY, TOGETHER WITH ACCRUED AND ACCRUING INTEREST, CHARGES, FEES AND COSTS AS SET FORTH.

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of January 17, 2014
Unpaid Principal Judgment Amount	\$ 509,809.77
Interest (Pre-Judgment)	\$ 8,003.92
Interest (Post-Judgment)	\$ 8,883.26
BENEFICIARY ADVANCES	
ATTORNEY'S FEES	\$ 39,640.30
ATTORNEY'S COSTS	\$ 2,108.89
Current Legal Fees:	\$ 15,283.14
	=====
TOTAL:	\$ 583,729.28

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$509,809.77, together with interest as provided in the note or other instrument secured, 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 expenses 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 April 18, 2014. The sale will be discontinued and terminated if at any time on or before the sale, 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 at any time before the sale, by the Borrower, Grantor, 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.

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

NEIL INGRAM, 912 28TH STREET, ANACORTES, WA, 98221
NEIL INGRAM, 916 28TH STREET, ANACORTES, WA, 98221
NEIL INGRAM, 910 28TH STREET, ANACORTES, WA, 98221
NEIL INGRAM, 4400 TYLER WAY, ANACORTES, WA, 98221
NEIL INGRAM, 444 8TH STREET NW #311, WASHINGTON, DC, 20004-2154
NEIL INGRAM, 215 VALLEY VIEW ROAD, LANDER, WY, 82520
NEIL INGRAM, 635 WEST LANE, LANDER, WY, 82520
SUSAN L. INGRAM, 912 28TH STREET, ANACORTES, WA, 98221
SUSAN L. INGRAM, 916 28TH STREET, ANACORTES, WA, 98221
SUSAN L. INGRAM, 910 28TH STREET, ANACORTES, WA, 98221
SUSAN L. INGRAM, 4400 TYLER WAY, ANACORTES, WA, 98221
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EXEMPT NOTS MATURE WA



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by both first class and certified mail on 12/12/2013, proof of which is in the possession of the Trustee; and on 12/13/2013, the Borrower and Grantor were personally served 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 Grantor and all those who hold by, through or under the Grantor of all of 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 same 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 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

XI

The obligation secured by the Deed of trust being foreclosed herein was not incurred primarily for personal, family or household purposes. Pursuant to RCW 61.24.100, the subject foreclosure does not preclude any judicial or non-judicial foreclosure of any other deeds of trust, mortgage, security agreements or other security interests granted to secure this obligation. The Beneficiary hereby reserves its right to foreclose any or all additional security.

XII

Notwithstanding the use of the term "reinstatement", this obligation is fully mature and the entire principal balance is due and payable, together with interest, costs, fees and advances as set forth above.



DATED: January 15, 2014.

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By *Lisa Hackney*
LISA HACKNEY, AUTHORIZED AGENT
Address: 616 1st Avenue, Suite 500
Seattle, WA 98104
Sale Information: www.rtrustee.com

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On 1/15/2014, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared LISA HACKNEY, to me known to be the AUTHORIZED AGENT of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.

C. E. Reinhard

Notary Public residing at Seattle, WA

Printed Name: Cordelia E. Hall-Reinhard

My Commission Expires: 2/25/14

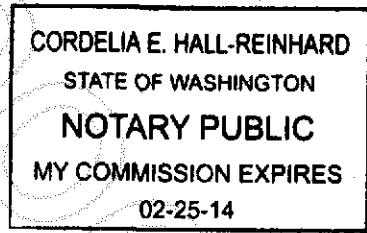


EXHIBIT 'A' FOR LEGAL DESCRIPTION

Trustee's Sale No. 01-CM-130894

PARCEL "A": The West 1/2 of Lot 16, all of Lot 17, Block 8, "PLAT OF HENSLER'S FIRST ADDITION TO THE CITY OF ANACORTES, SKAGIT CO., WASH.", as per plat recorded in Volume 3 of Plats, page 46, records of Skagit County, Washington. (aka Parcel "A" of Survey recorded under Auditor's File No. 200604110001)

PARCEL "B": The East 40 Feet of Lots 6 and 7, Block 8, "PLAT OF HENSLER'S FIRST ADDITION TO THE CITY OF ANACORTES, SKAGIT CO., WASH.", as per plat recorded in Volume 3 of Plats, page 46, records of Skagit County, Washington. (aka Parcel "B" of Survey recorded under Auditor's File No. 200604110001)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument.



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