

After Recording Return To:

Christopher R. Graving  
Stokes Lawrence, P.S.  
1420 Fifth Avenue, Suite 3000  
Seattle, WA 98101-2393



Skagit County Auditor \$76.00  
6/17/2014 Page 1 of 5 10:46AM

Document Title: Notice of Trustee's Sale

Reference Number(s) of Documents Assigned or Released: 200704180061

Grantor(s): Jason Robert Feyko and James N. Prescott

Grantee(s): SEL, Inc.  
(Columbia State Bank, Beneficiary, as the successor in interest to the Federal Deposit Corporation, as receiver for Summit Bank)

Legal Description: Lot 8, Block 4, "BAKER", as per plat recorded in Volume 3 of Plats, page 63, records of Skagit County, Washington.

Assessor's Property Tax Parcel/Account Number(s): 4048-004-008-0000, P70524

## NOTICE OF TRUSTEE'S SALE

### I.

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee will on the 19th day of September 2014, at the hour of nine-thirty (9:30) A.M. at the main entrance of the Skagit County Courthouse, 205 W. Kincaid St., WA 98273, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington.

The property, which is not used principally for agricultural or farming purposes, is commonly known as 45938 Main St., Concrete, WA, 98237, and bears property tax identification number is 4048-004-008-0000, P70524, is described as:

Lot 8, Block 4, "BAKER", as per plat recorded in Volume 3 of Plats, page 63, records of Skagit County, Washington.

which is subject to that certain Deed of Trust granted by Jason Robert Feyko and James N. Prescott on April 17, 2007, and recorded with the Skagit County Auditor on April 18, 2007, at Auditor No. 200704180061 to secure an obligation in favor of Columbia State Bank, as Beneficiary.

### II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

### III.

The defaults for which this foreclosure is made are for failure to pay when due, as well as for a February 10, 2014, letter from Mr. Prescott's attorney, James M. Doran, indicating that Mr. Prescott will make no further payments on the loan. This letter constitutes additional Events of Default under the Note and Deed of Trust, including providing support for the Bank's good faith belief that it is insecure and that there has been a material adverse change in the borrower's financial condition. The following amounts are now in arrears:

Missed Payments:	\$2,361.20	
Late Fees:	\$239.08	(through June 10, 2014)
Appraisal:	\$2,935.00	
Environmental:	\$2,500.00	
Attorneys' Fees and Costs:	\$3,278.60	(estimated)
Total Due:	\$11,313.88	



**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal \$64,281.05 together with interest as provided in the Note or other instrument secured from July 17, 2012, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

Interest is continuing to accrue at the rate of 11.25% or \$20.09 per day on the Note.

**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 19th day of September 2014. The defaults referred to in paragraph III must be cured by the 8th day of September 2014 (11 days before the sale date) along with payment of other ordinarily scheduled monthly payments to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 8th day of September 2014, the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 8th day of September 2014, and before the sale by the Grantor or the Grantor's 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 Grantor or the Grantor's successor in interest at the following addresses:

POSTING AT: 45938 Main Street  
Concrete, WA 98237

BY FIRST CLASS AND CERTIFIED MAIL

James M. Doran, Esq., for James Prescott  
1577 Ten Mile Road  
Everson, WA 98247

Jason Robert Feyko  
45938 Main St.  
Concrete, WA 98237

on April 8, 2014 (by mail) and April 10, 2014 (by posting), proof of which is in the possession of the Trustee.

**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 Grantor and all those who hold by, through or under the Grantor of all their interest in the above-described property.

IX.

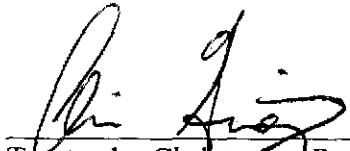
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the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

SEL, Inc.

  
Trustee by Christopher R. Graving  
1420 Fifth Avenue, Suite 3000  
Seattle, WA 98101-2393




Skagit County Auditor \$76.00  
6/17/2014 Page 4 of 5 10:46AM

STATE OF WASHINGTON )  
 ) ss.  
KING COUNTY )

I certify that I know or have satisfactory evidence that Christopher R. Graving is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as an officer of SEL, Inc. and to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: June 14, 2014.



  
[PRINT NAME] Lindsay Tardiff

NOTARY PUBLIC for the State of Washington,  
residing at Seattle, Washington.

My appointment expires: June 29, 2017.



Skagit County Auditor \$76.00  
6/17/2014 Page 5 of 5 10:46AM