

After Recording Return To:

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



Skagit County Auditor
11/19/2014 Page

1 of

\$366.00
7 12:14PM

Document Title: Notice of Trustee's Sale

Reference Number(s) of Documents Assigned or Released: 200812160054; 200812150152; 200812150156; 200812150158; 200812150150

Grantor(s): David and Mary Hambright

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

Abbreviated Legal Description: Ptn Gov. Lot 4, 25-35-9 (E W.M.) (Full Legal Description on Page 2)
Lot 12, Blk 3, Rockport. (Full Legal Description on Page 3)
Lot 112, Cedargrove On The Skagit. (Full Legal Description on Page 3)
Lots 5 & 6, Blk 6, Rockport. (Full Legal Description on Page 3)
Ptn Gov. Lot 4, 25-35-9 (E W.M.) (Full Legal Description on Page 4)

Assessor's Property Tax Parcel/Account Number(s): P44665; P75170; P64178; P75186; P44675; P44676

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 20th day of February 2015, at the hour of nine-thirty (9:30) A.M. at the south entrance on the first floor of the Skagit County Courthouse, 700 South 2nd Street, Mount Vernon, Washington 98273, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real properties, situated in Skagit County, Washington.

The first property, which is not used principally for agricultural or farming purposes, is commonly known as 10828 State Route 530, Rockport, WA, bears the real property tax identification number P44665, and is described as:

PARCEL "A":

That portion of Government Lot 4, Section 25, Township 35 North, Range 9 East, W.M., described as follows:

Beginning at the quarter post between Sections 25 and 26, Township 35 North, Range 9 East, W.M.;
thence South on said Section line 1,771 feet;
thence East 150 feet to the point of beginning;
thence Easterly along the North right of way of County road 113 feet 8 inches;
thence North 23° West 107 feet 9 inches;
thence West 18° South 36 feet;
thence South 157 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of Government Lot 4 of Section 25, Township 35 North, Range 9 East, W.M., lying between the Northerly and Southerly lines of the following described main tract produced Easterly and lying Westerly of the Westerly line of that certain 15 foot wide easement road as the same exists on the ground and as conveyed to Alvin E. Williams by document dated December 4, 1950 and recorded December 5, 1950, under Auditor's File No. 454190, records of Skagit County, Washington;

Beginning at the quarter post between Sections 25 and 26, Township 35 North, Range 9 East, W.M.;
thence South on said Section line 1,771 feet;
thence East 150 feet to the point of beginning;
thence Easterly along the North right of way of County road 113 feet 8 inches;
thence North 23° West 107 feet 9 inches;
thence West 18° South 36 feet;
thence South 157 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by David and Mary Hambright on December 12, 2008, and recorded with the Skagit County Auditor on December 16, 2008 at Auditor No. 200812160054 to secure an obligation in favor of Columbia State Bank, as Beneficiary.



The second property, which is not used principally for agricultural or farming purposes, is commonly known as 52714 Main Street, Rockport, WA, bears the real property tax identification number P75170, and is described as:

Lot 12, Block 3, "ROCKPORT, WN.," as per plat recorded in Volume 3 of Plats, page 79, records of Skagit County, Washington.

TOGETHER WITH all of vacated Edward Street adjacent thereto, as vacated by order recorded January 24, 2001, under Auditor's File No. 200101240092, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by David and Mary Hambright on December 12, 2008, and recorded with the Skagit County Auditor on December 15, 2008 at Auditor No. 200812150152 to secure an obligation in favor of Columbia State Bank, as Beneficiary.

The third property, which is not used principally for agricultural or farming purposes, is commonly known as 46392 Baker Loop Road, Concrete, WA, bears the real property tax identification number P64178, and is described as:

Lot 112, "CEDARGROVE ON THE SKAGIT," as per plat recorded in Volume 9 of Plats, pages 48 through 51, inclusive, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by David and Mary Hambright on December 12, 2008, and recorded with the Skagit County Auditor on December 15, 2008 at Auditor No. 200812150156 to secure an obligation in favor of Columbia State Bank, as Beneficiary.

The fourth property, which is not used principally for agricultural or farming purposes, is commonly known as 52667 Main Street, Rockport, WA, bears the real property tax identification number P75186, and is described as:

Lots 5 and 6, Block 6, "ROCKPORT, WN.," as per plat recorded in Volume 3 of Plats, page 79, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by David and Mary Hambright on December 12, 2008, and recorded with the Skagit County Auditor on December 15, 2008 at Auditor No. 200812150158 to secure an obligation in favor of Columbia State Bank, as Beneficiary.



The fifth property, which is not used principally for agricultural or farming purposes, is commonly known as 53074 State Route 20, Rockport, WA, bears the real property tax identification numbers P44675 and P44676, and is described as:

PARCEL "A":

That portion of Government Lot 4 in Section 25, Township 35 North, Range 9 East, W.M., described as follows:

Beginning at a point which is 1,245 feet South and 397 feet East of the West 1/4 corner of said Section; thence South 100 feet, more or less, to a creek as it existed on March 20, 1939 and as described in deed recorded March 20, 1939 in Volume 176 of Deeds, page 470, records of Skagit County, Washington, which is the true point of beginning; thence Northwesterly along said creek 80 feet, more or less, to the intersection with the Easterly line of State Highway 17-A; thence Southwesterly along said highway 97.5 feet to the Northwest corner of a tract conveyed to Benton in deed recorded June 14, 1956, under Auditor's File No. 537427; thence South 36°33' East 19.5 feet; thence South 28°24' West 26.73 feet to the Northwest corner of a tract conveyed to Benton in deed recorded December 1, 1959 under Auditor's File No. 588419; thence South 40°54' East along said tract 103.8 feet; thence North 25° 16' East 27.33 feet to a point which lies 150 feet Southerly from the point of beginning, as measured along the Westerly line of a county road as it existed on October 4, 1948; thence along the Westerly line of said road to the true point of beginning; EXCEPT that portion, if any, lying within the tract deeded to Jarmin on February 2, 1973, and recorded under Auditor's File No. 780297.

Situate in the County of Skagit, State of Washington.

which is subject to that certain Deed of Trust granted by David and Mary Hambright on December 12, 2008, and recorded with the Skagit County Auditor on December 15, 2008 at Auditor No. 200812150150 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 default(s) for which this foreclosure is made are for failure to pay when due and failure to pay on maturity the following amounts that are now in arrears:

The following sums are now due on the first Promissory Note:

Principal:	\$95,013.67	
Accrued unpaid interest:	\$18,361.59	(through November 3, 2014)



Other Charges/Fees: \$16,931.77
Total Due: \$130,307.03

The following sums are now due on the second Promissory Note:

Principal: \$229,225.70
Accrued unpaid interest: \$43,815.35 (through November 3, 2014)
Other Charges/Fees: \$2,646.77
Total Due: \$275,687.82

IV.

The sum owing on the first obligation secured by the Deeds of Trust is: Principal \$95,013.67 together with interest as provided in the Note or other instrument secured from December 12, 2008, 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 20% or \$52.06 per day on the Note.

The sum owing on the second obligation secured by the Deeds of Trust is: Principal \$229,225.70 together with interest as provided in the Note or other instrument secured from December 12, 2008, 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 20% or \$125.60 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 Deeds of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the 20th day of February 2015. Because the Notes are fully matured, the sale may be terminated any time before the sale by the Grantor or the Grantor's successor in interest or holder of any recorded junior lien or encumbrance by paying the entire principal and interest secured by the Deeds of Trust, plus costs, fees, and advances, if any, made pursuant to the terms of the obligation and/or Deeds 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:

10828 State Route 530
Rockport, WA 98283

52714 Main Street
Rockport, WA 98283



46392 Baker Loop Road
Concrete, WA 98283

52667 Main Street
Rockport, WA 98283

53074 State Route 20
Rockport, WA 98283

BY FIRST CLASS AND CERTIFIED MAIL

10828 State Route 530
Rockport, WA 98283

52714 Main Street
Rockport, WA 98283

46392 Baker Loop Road
Concrete, WA 98283

52667 Main Street
Rockport, WA 98283

53074 State Route 20
Rockport, WA 98283

David and Mary Hambright
P.O. Box 41
Rockport, WA 98283

David and Mary Hambright
50985 State Route 20
Rockport, WA 98283

on September 29, 2014 (by mail) and on September 30, 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.

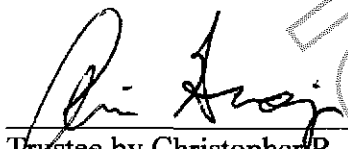


X.

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.

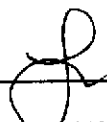

Trustee by Christopher R. Graving
1420 Fifth Avenue, Suite 3000
Seattle, WA 98101-2393

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/she signed this instrument, on oath stated that he/she 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: Nov. 18, 2014





[PRINT NAME] Lindsay Tardiff

NOTARY PUBLIC for the State of Washington,
residing at Seattle, Washington.
My appointment expires: June 29, 2017

