



201502030059

Skagit County Auditor

\$75.00

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4 10:23AM

When recorded return to:

Craig Sjostrom  
1204 Cleveland Ave.  
Mount Vernon, Washington 98273

### NOTICE OF TRUSTEE'S SALE

RCW 61.24

**Grantor:** Craig Sjostrom, Successor Trustee  
**Grantee:** Patricia A. Olsen, Grantor under the Deed of Trust  
**Legal Description:** ptn N 1/2 NW 1/4 NW 1/4 8-33N-4EWM  
**Assessor's Property Tax Parcel or Account No.:** P16518  
**Reference No. of Documents Assigned or Released:** 200710190076

**TO:** Patricia A. Olsen  
301 S. LaVenture Road  
Mount Vernon, WA 98273

Grantor

**AND TO:**

Occupant  
19008 E. Stackpole Road  
Mount Vernon, WA 98274

Occupant of the subject property

Citibank South Dakota NA  
701 E. 60<sup>th</sup> St.  
East Sioux Falls, SD

Judgment Creditor  
Judgment Amount \$22,184.19  
Dated: Sept. 24<sup>th</sup>, 2010  
Case No. Skagit County, WA 10-2-01846-1

Autovest LLC  
26261 Evergreen Road, Suite 390  
Southfield, MI 48076

Judgment Creditor  
Judgment Amount \$1,720.95  
Dated: March 17<sup>th</sup>, 2014  
Case No. Skagit County, WA Y13-1777

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee, or his agent, will on May 15<sup>th</sup>, 2015, at the hour of 10:00am, at the main entrance of the Skagit County Courthouse, 205 W. Kincaid St., Mount Vernon, Skagit County, Washington, 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, to wit:

That portion of the North half of the Northwest quarter of the Northwest quarter of Section 8, Township 33 North, Range 4 East, W.N., described as follows:

Beginning at a point which lies 536 feet North of the Southwest corner of the said subdivision; thence East a distance of 250 feet; thence North parallel with the West line of the said Northwest quarter of the Northwest quarter to the North line of the said subdivision; thence West along the said North line to the Northwest corner of the said subdivision; thence South to the point of beginning; EXCEPT the East 110 feet thereof.

(P16518)

Which is commonly known as 19008 E. Stackpole Road, Mount Vernon, WA 98274 and which is subject to a Deed of Trust dated the 19<sup>th</sup> day of October, 2007, recorded on the 19<sup>th</sup> day of October, 2007, under Auditor's File No. 200710190076, records of Skagit County, Washington, from Patricia A. Olsen, an unmarried person, as Grantor, to Guardian Northwest Title, as Trustee, to secure an obligation in favor of Clifford Summers & Patricia Summers, h/w, as Beneficiaries. The undersigned has been appointed Successor Trustee, per instrument dated the 17<sup>th</sup> day of October, 2014 and recorded under Auditor's File No. 201410210010, records of Skagit County, Washington.

2. 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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

3. The defaults for which this foreclosure is made are as follows:

a. Non-monetary defaults:

Failure to pay the real property taxes on the property when due.

Failure to maintain insurance on the property as required by the Deed of Trust.

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

i. Monthly payments since May 19<sup>th</sup>, 2014, in the amount of \$1,157.63 each ..... \$10,418.67

**TOTAL DELINQUENT PAYMENTS AND INTEREST: ..... \$10,418.67**

4. The principal sum owing on the obligation secured by the Deed of Trust is \$159,788.22, together with interest as provided in the note or other instrument secured from May 19<sup>th</sup>, 2014 and such other charges, costs and fees as are due under the note or other instrument secured, and as are provided by statute.

5. The above described real property will be sold to satisfy the expense of sale and 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 May 15<sup>th</sup>, 2015. The defaults referred to in Paragraph 3 must be cured by May 4<sup>th</sup>, 2015 to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before May 4<sup>th</sup>, 2015, the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 4<sup>th</sup>, 2015 and before the sale by the Borrower or 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, and curing all other defaults.

6. A written notice of default was transmitted by the Beneficiary or Trustee to the Borrowers or Grantors or the Grantors' successor in interest at the following addresses:

Patricia A. Olsen  
301 S. LaVenture Road  
Mount Vernon, WA 98273

by both first class and certified mail on December 15<sup>th</sup>, 2014, 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 1 above, and the Trustee has possession of proof of such service or posting.

7. 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.
8. 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.
9. 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.
10. **NOTICE TO OCCUPANTS OR TENANTS** The purchaser at the trustee's sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.
11. The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues or other information about the real property being foreclosed must obtain all such information independently.

12. **FAIR DEBT COLLECTION PRACTICE ACT NOTICE**

Any information obtained from the debtor will be used for the purpose of collecting the debt.

DATED: February 2<sup>nd</sup>, 2015



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Craig Sjostr  
Craig Sjoström, Successor Trustee  
Attorney at Law  
1204 Cleveland Ave.  
Mount Vernon, WA 98273

State of Washington )  
  ) ss  
County of Skagit )

I certify that I know or have satisfactory evidence that Craig Sjoström is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes in the instrument.

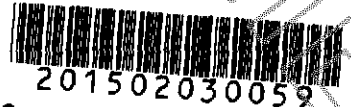
Dated: 2-2-15

Toni Riedell

Toni Riedell, Notary Public

Residing at: Burlington

My appointment expires 8-19-18



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