

When Recorded Return To:
Amy Phillips, Trustee
Keller Rohrback L.L.P.
1201 Third Avenue, Suite 3200
Seattle, WA 98101



200810100094

Skagit County Auditor

10/10/2008 Page 1 of 3 1:07PM

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that on January 9, 2009, at 10:00 a.m., at the main entrance of the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, as 1612 A, B, C Alpine Crest Loop, Mount Vernon, Washington 98274:

UNITS 13, 14, AND 15, ALPINE CREST CONDOMINIUM ACCORDING TO THE DECLARATION THEREOF RECORDED MAY 3, 2004, UNDER AUDITOR'S FILE NUMBER 200405030217, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND SURVEY MAP AND PLANS THEREOF RECORDED UNDER AUDITOR'S FILE NUMBER 200405030217, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Situated in Skagit County, Washington.

4835-000-013-0000

which is subject to that certain Construction Deed of Trust dated October 5, 2005, and recorded on October 11, 2005, under Instrument No. 200510110139, records of Skagit County, Washington, as modified by the Modification Of Deed Of Trust dated October 20, 2006, and recorded on October 24, 2006, under Instrument No. 200610240094, records of Skagit County, Washington ("Deed of Trust") from C & R Construction and Development Corporation, a Washington corporation, as Grantor, to Westward Financial Services as the trustee, to secure an obligation to Horizon Bank, 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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

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

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

Monthly interest payments due on 8/01/08, 9/01/08, and 10/01/08	23,132.98
Total Late Charges	779.48
Total advanced for 2007 property taxes/assessments	5,658.67
Delinquent 2008 property taxes/assessments accrued to date	8,664.39
Fees incurred to extend loan	10,240.00

Deposit account overdraft	12,526.75
Foreclosure costs and fees (estimated)	7,033.14
Total	\$68,035.41

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$1,005,781.46, together with interest and such other costs, fees, and assessments as are due under the Promissory Note dated April 1, 2008, which renewed and replaced the Promissory Note dated October 5, 2005 (collectively, the "Promissory Note"), 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 the 9th day of January, 2009. The default(s) referred to in paragraph III must be cured by the 29th day of December, 2008 (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 the 29th day of December, 2008 (11 days before the sale date), the default(s) 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 the 29th day of December, 2008 (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 Trustee to the Borrower/Grantor at the following address:

C & R Construction and Development Corporation
18407 Majestic Ridge Lane
Mount Vernon, WA 98274

by both first class and certified mail on the 28th day of August, 2008, proof of which is in the possession of the Trustee; and the notice of default was posted on the Property on the 2nd day of September, 2008, and the Trustee has possession of proof of such service.

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.



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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 proceedings under the unlawful detainer act, chapter 59.12 RCW.

XI.

This Notice was also sent to the following by both first class and certified mail:

Alling Investments, Inc.
Attn: Terry Alling
280 N. Burlington Blvd.
Burlington, WA 98233

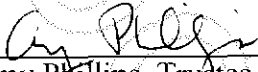
Occupant/Tenant
1612 A
Alpine Crest Loop
Mount Vernon, WA 98274

Occupant/Tenant
1612 B
Alpine Crest Loop
Mount Vernon, WA 98274

Occupant/Tenant
1612 C
Alpine Crest Loop
Mount Vernon, WA 98274

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

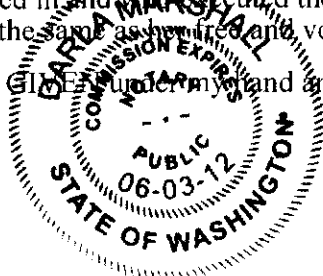
DATED this 8th day of October, 2008.

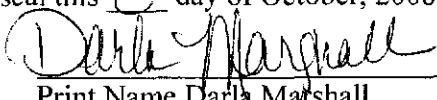

Amy Phillips, Trustee
Keller Rohrback L.L.P.
1201 Third Avenue, Suite 3200
Seattle, Washington 98101-3052
(206) 623-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me Amy Phillips, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed for the uses and purposes therein mentioned.

Gave under my hand and official seal this 8 day of October, 2008.




Print Name Darla Marshall
NOTARY PUBLIC in and for the State of
Washington, residing in King County.
My commission expires: 06/03/12

