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KATHY HILL
SKAGIT COUNTY AUDITOR

Washington Administrative Services, Inc.
5000 Columbia Center
701 Fifth Avenue
Seattle, Washington 98104-7078

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RECORDED _____ FILED _____
REQUEST OF _____

File No.: 34700-50059
Grantor: Washington Administrative Services, Inc.
Beneficiary: Ryland Mortgage Company
Legal Description: Lot 1, Block 5, STORIE 7 CAPRENTER'S ADDITION
TO THE CITY OF MOUNT VERNON, as per plat
recorded in Volume 3 of Plats, Page 58, records of Skagit
County, Washington. Situate in the City of Mount Vernon,
County of Skagit, State of Washington.
Assessor's Tax Parcel ID #: 3760-005-001-0010

LAND TITLE COMPANY OF SKAGIT COUNTY

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Washington Administrative Services, Inc., will on SEPTEMBER 25, 1998, at 9:30 AM Inside the Main Hall on the First Floor of the Skagit County Courthouse, 3rd & Kincaid Streets, City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following-described real property, situated in the County of Skagit, State of Washington, to wit:

AS IN SAID DEED OF TRUST AND DESCRIBED ABOVE.

Commonly known as: 518 NORTH 6TH STREET, MOUNT VERNON, WA 98273-2922.

The aforescribed real property is subject to that certain Deed of Trust dated January 6, 1993, recorded January 19, 1993, under Auditor's File Number 9301190134, records of Skagit County, State of Washington from Gary E. Ness, an unmarried person, as Grantor to First American Title Company as Trustee, to secure an obligation in favor of Ryland Mortgage Company, who was the original Beneficiary.

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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 is/are as follows:

Currently Due to Reinstate on June 25, 1998:

Arrearages

January 1, 1998-June 1, 1998 6 payments @ \$1,074.00	\$ 6,444.00
January 16, 1998-June 16, 1998 6 late charges @ \$42.92.....	257.52
Subtotal:	\$ 6,744.44

Payment of Prior Accrued Late Charge \$42.92 and Other Fees \$25.00 were not made pursuant to terms of the promissory note secured by the Deed of Trust, occurring on March 26, 1998. The amount in arrears is \$42.92.

Costs and Fees

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust.

Trustees' or Attorneys' Fees	\$ 550.00
Title Report	463.54
Service/Posting of Foreclosure Notices.....	80.00
Long Distance Telephone Charges	20.00
Recording Fees	21.00
Statutory Mailing Costs	33.00
Photocopies	45.00
Subtotal:	\$ 1,212.54

Total Current Estimated Reinstatement Amount:..... \$ 7,956.98

The estimated amounts that will be due to reinstate on September 14, 1998 (11 days before the sale date):

Additional Arrearages

July 1, 1998-September 1, 1998
3 payments @ \$1,074.00 \$ 3,222.00

July 16, 1998-August 16, 1998
2 late charges @ \$42.92..... 85.84

Subtotal: \$ 3,307.84

Additional Costs and Fees

Additional Trustees' or Attorneys' Fees..... \$ 0.00
Publication Costs..... 1,125.00

Subtotal: \$ 1,125.00

Total Estimated Reinstatement Amount
as of September 14, 1998 (11 days before the sale date): \$ 12,389.82

IV.

The sum owing on the obligation secured by the Deed of Trust is: \$72,315.54, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust 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 SEPTEMBER 25, 1998. The default(s) referred to in paragraph III must be cured by September 14, 1998 (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 September 14, 1998 (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 September 14, 1998 (11 days before the sale date) and 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, and curing all other defaults. This is an attempt to collect a debt and any information obtained will be used for that purpose.

VI.

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

GARY E. NESS
518 NORTH 6TH ST.
MOUNT VERNON, WA 98273-2922

JANE DOE NESS
518 NORTH 6TH ST.
MOUNT VERNON, WA 98273-2922

RESIDENTS/OCCUPANTS
518 NORTH 6TH ST.
MOUNT VERNON, WA 98273-2922

by both first class and certified mail on April 15, 1998, proof of which is in the possession of the Trustee; and on April 17, 1998 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 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the Revised Code of Washington, Chapter 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale. Service of process of any lawsuit or legal action may be made on **PTGSE Corp.**, whose address : 701 Fifth Avenue, Suite 5000, Seattle, WA 98104-7078.

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.

DATED this 25th day of June, 1998.

WASHINGTON ADMINISTRATIVE SERVICES, INC.
5000 Columbia Center
701 Fifth Avenue
Seattle, WA 98104-7078

By: _____

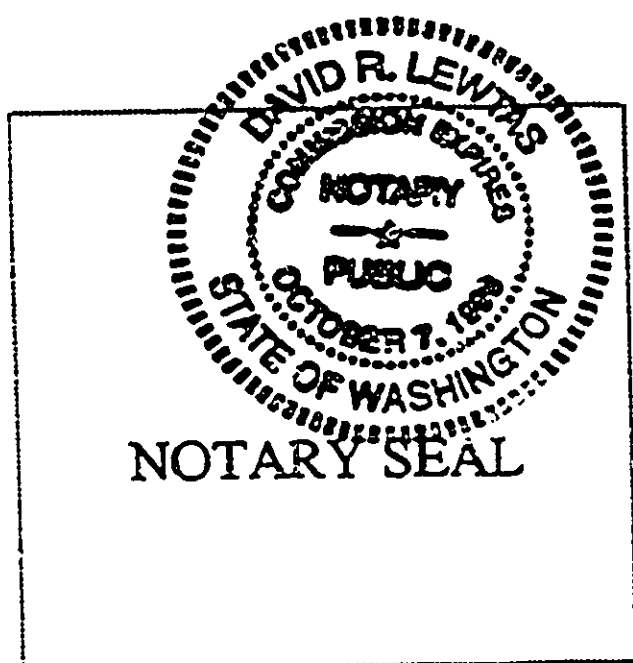

Aaron McGrath
Vice President

For further information please call David Lewtas at (206) 623-7580, ext. 7785.

STATE OF WASHINGTON)
) ss:
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Kevin Wallace is the person who appeared before me, and said person acknowledged that he/she signed this instrument and on oath stated that he/she was authorized to execute the instrument and acknowledged it as Vice President of Washington Administrative Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: June 25, 1998.



David R. Lewtas
Print Name: David R. Lewtas
Notary Public in and for the State of Washington
My appointment expires 10/7/98.