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Filed for Record at Request of:

Zylstra Beeksma & Waller, P.L.L.C. 791 S. E. Barrington Drive Oak Harbor, WA 98277

SKALKATHY HILL

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REQUEST OF_____

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NOTICE OF TRUSTEE'S SALE

FIRST AMERICAN TITLE CO.

58084-2

TO: The Public RE: Maddox

I. NOTICE IS HEREBY GIVEN that ZYLSTRA BEEKSMA & WALLER, P.L.L.C., Successor Trustee, will on <u>July 23, 1999</u>, at the hour of 10:00 o'clock A. M., at the United States Post Office in the City of Anacortes, 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 County, State of Washington, to-wit:

Abbreviated Description: Section 1, Township 33, Range 4; Ptn. SE 1/4 and Section 19, Township 33, Range 4; Ptn. Gov. Lot 9
Additional legal on pages 4 and 5 of this document.

Tax Parcel #330401-0-002-0004; 330401-0-002-0908; 330401-4-004-0004

which is subject to that certain Deed of Trust dated February 9, 1998, recorded February 27, 1998, under Auditor's File No. 9802270156, records of Skagit County, Washington, from John David Maddox, Christine Iris Maddox, as Grantors, to First American Title, as Trustee, to secure an obligation in favor of InterWest Bank who was the original Beneficiary or, due to assignment is now the current 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 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:
- a) Failure to pay when due the following amounts which are now in arrears: Monthly payments from 7/1/98 through April 1, 1999: \$25,615.60; Late Charges from 7/15/98 through 3/25/99: \$1,147.26; Creditor's Assistance (x2): \$90.00.

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b) Plus any additional payments and/or late charges which may become due.

The real property taxes were not paid as required by the Promissory Note and Deed of Trust. The amount in arrears is \$754.36 plus interest and penalties.

IV. The sum owing on the obligation secured by the Deed of Trust is:

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Principal balance of \$254,684.99, together with interest as provided in the note or other instrument secured from June 1, 1998, and such other costs and fees as are due under the note or other instrument secured, 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 July 23, 1999. The default(s) referred to in paragraph III must be cured by July 12, 1999 (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 July 12, 1999 (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after July 12, 1999 (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 the Deed of Trust, and curing all other defaults.

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

John David Maddox P.O. Box 581 Clear Lake, WA 98235

Christine Iris Maddox P.O. Box 581 Clear Lake, WA 98235

by both first class and certified or registered mail on, proof of which is in the possession of the Trustee; the written Notice of Default was posted in a conspicuous place on the real property described in paragraph I above on, 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.

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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 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. FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Zylstra, Beeksma & Waller, P.L.L.C. is attempting to collect a debt and any information obtained will be used for that purpose.

DATED: April 6, 1999.

ZYLSTRA BEEKSMA & WALLER, P.L.L.C., TRUSTEE

Address:

791 S. E. BARRINGTON DRIVE

OAK HARBOR, WA 98277

Telephone: (360) 675-5955 or 675-2226

STATE OF WASHINGTON)

) ss.

COUNTY OF ISLAND

On this day personally appeared EDWARD C. BEEKSMA, to me known to be the individual

described in and who executed the within and foregoing instrument and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal on April 6, 1999.

Eva R. Ould Notary Public

My Appointment Expires: 2/2/03

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ORDER NO. 53219

SCHEDULE 4C"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Parcel "A":

That portion of Government Lot 2, Section 1, Township 33 North, Range 4 East, W.M., Skagit County, Washington, described as

Beginning at the Southeast corner of said Government Lot 2; thence South 89 degrees 55 04" West along the South line thereoffor a distance of 222.41 feet to the true point of beginning, thence continuing South 89 degrees 55' 04" West along said South line for a distance of 1093.66 feet to the Southwest corner of said Government Lot 2; thence North 0 degrees 55' 57" East along the West line thereof for a distance of 588.50 feet; thence North 60 degrees 23' 59" East for a distance of 224.94 feet; thence South 54 degrees 59! 40" East for a distance of 69.26 feet; thence South 20 degrees 21 54" East, for a distance of 157.57 feet; thence South 24 degrees 21' 30" East for a distance of 411.64 feet; thence North 89 degrees 50' 42" East for a distance of 417.12 feet; thence North 3 degrees 21' 52" Rest for a distance of 177.66 feet; thence South 72 degrees 47' 41" East for a distance of 226.94 feat; thence South 7 degrees 05' 19" West for a distance of 55.66 feet to the point of curvature of a curve to the right, said curve having a radius of 322.46 feet; thence Southerly following said curve to the right through a central angle of 17 degrees 37' 40" for an arc distance of 99.21 feet to the end of said curve; thence South 24 degrees 42' 59" . West for a distance of 32.69 feet to the point of curvature of a curve to the left, said curve having a radius of 127.15 feet; thence Southerly following said curve to the left through a central angle of 35 degrees 03' 06" for an arc distance of 77.78 feet to the true point of beginning.

Parcel "B":

The Southeast 1/4 of the Southeast 1/4 of Section 1, Township 33 North, Range 4 East, W.M.

Parcel "C":

TOGETHER WITH those certain easements described in instruments recorded under Auditor's File Nos. 8205130073 and 9312210113, records of said County and State.

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ORDER NO. 53219

SCHEDULE "C"

Parcel "D":

That portion of Tracts 38 and 39, "BIG LAKE WATER PRONT TRACTS, SKAGIT COUNTY, WASHINGTON", as per plat-recorded in Volume. 4 of Plats, Page 12, records of Skagit County, Washington, lying Westerly of the H.C. Beters Road extension 263, as Deeded to Skagit County by Deed recorded June 26, 1947, as Auditor's File No. 406022, EXCEPT 40 foot road right-of-way Deeded to Skagit County by Deed recorded in Volume 119 of Deeds, Page 254.

PARCEL "E":

That portion of Government Lot 9, Section 19, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the West line of First Street in the City of Mount Vernon, as laid out and established 1,694.77 feet North and 445 feet West of the East 1/4 section corner of said Section; thence North along the West line of First Street, 58.5 feet to the Northeast corner of those premises conveyed to Carrie E. Griffith by Deed filed under Auditor's File No. 370956; thence Westerly along the Northerly line of said Griffith premises, 184 feet; thence South, 58.5 feet; thence East, 184 feet to the point of beginning; EXCEPT that portion thereof conveyed to the State of Washington for highway purposes by Deed dated November 11, 1953, and recorded December 31, 1953, under Auditor's File No 496806, records of said County.

TOGETHER WITH the West 35 feet of the following described tract:

That portion of Government Lot 9, Section 19, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the West line of First Street in the City of Mount Vernon, as laid out and established, 1,753.27 feet North of and 445 feet, more or less, West of the East 1/4 section corner of said Section; thence North along the West line of First Street, 58.5 feet; thence West, 184 feet; thence South, 58.5 feet; thence East, 184 feet to the point of beginning.

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