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KATHY HILL
SKAGIT COUNTY AUDITOR

AFTER RECORDING RETURN TO:
Law Offices of Karen L. Gibbon, P.S.
6317 Phinney Avenue North
Seattle, WA 98103

99 MAY 12 P2:41

RECORDED _____ FILED _____
REQUEST OF _____

9905120063

LAND TITLE COMPANY OF SKAGIT COUNTY

7-88708

NOTICE OF TRUSTEE'S SALE

TO: John Thompson
Jane Doe Thompson

Occupants
State of Washington

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on August 13th, 1999, at the hour of 10:00 a.m., at Main entrance of Skagit County Courthouse, 205 Kincaid Street, in the City of Mt. 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:

LOT 2, OF SKAGIT COUNTY SHORT PLAT NO. 32-86, APPROVED OCTOBER 24, 1986, AND RECORDED OCTOBER 28, 1986, AS AUDITOR'S FILE NO. 8610280007, IN VOLUME 7 OF SHORT PLATS, PAGE 128, RECORDS OF SKAGIT COUNTY, BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 36 NORTH, RANGE 3 EAST, W.M. (TAX PARCEL NO. 360313-4-007-0104)

(commonly known as 2758 Barrell Springs Road, Bow, WA 98232 [formerly 268 Barrell Springs Road, Bellingham, WA 98226]), which is subject to that certain Deed of Trust, dated December 31, 1997, recorded January 5, 1998, under Auditor's File No. 9801050003 records of Skagit County, Washington, from John Thompson, as his separate property, as Grantors, to First American Title, as Trustee, to secure an obligation in favor of Associates Financial Services of America Inc., 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 for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:

10 monthly payments at \$587.59 each, (August 11, 1998 - May 11, 1999:	\$ 5,875.90
Accrued late charges:	\$ 0.00
Less suspense or rents received:	\$ 0.00
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$ 5,875.90

Default other than failure to make monthly payments:

Delinquent general taxes for the year of 1998 in the amount of 892.04 plus interest and penalties.

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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$50,210.69, together with interest as provided in the note or other instrument secured from August 11, 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on August 13th, 1999. The defaults referred to in paragraph III must be cured by August 2nd, 1999 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before August 2nd, 1999 (11 days before the sale) 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 August 2nd, 1999 (11 days before the sale date), and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest 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 Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

John Thompson Both At: 268 Barrell Springs Road
Jane Doe Thompson Bellingham, WA 98226

by both first class and certified mail on March 9th, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 14th, 1999, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 objections to this 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 R.C.W. 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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