

When recorded return to:

Michael A. Winslow
411 Main Street
Mount Vernon, Washington 98273

199907280112

Kathy Hill, Skagit County Auditor
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Notice of Trustee's Sale

Grantors: Michael A. Winslow, Successor Trustee
Grantees: Robert C. Hilsinger, Grantor under the Deed of Trust

Legal Description:

Lot 16, "BAYHILL VILLAGE DIV II" as per plat recorded in Volume 15 of
Plats, pages 125 and 126, records of Skagit County, Washington

**Assessor's Property Tax
Parcel or Account No.:** 4618-000-016-0005 (R104428)

**Reference Nos of Documents
Assigned or Released** Deed of Trust recorded under Auditor's File No. 9405200119; and
Assignment recorded under Auditor's File No. 9407280057

ORIGINAL

NOTICE OF TRUSTEE'S SALE

PURSUANT TO RCW 61.24, ET SEQ.

TO: Robert C. Hilsinger
1268 Bayhill Drive
Burlington, WA 98233

Ronald & Anita Davis
c/o David L. Day
1321 S. 2nd
Mount Vernon, WA 98273

District Director
Internal Revenue Service
915 Second Avenue MS 246
Seattle, WA 98174
Attn: Chief, Special Procedures Staff

General Binding Corp
c/o Nancy Ivarinen
1321 S. Second St.
Mount Vernon Wa 98273

Whidbey Island Bank
P.O. Box 302
Burlington, WA 98233

Whidbey Island Bank
P.O. Box 990
Oak Harbor, WA 98277

Occupant
1268 Bayhill Dr.
Burlington, WA 98233

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on October 29, 1999, at the hour of 10:00 a.m. at 205 W. Kincaid St., Mount Vernon, Washington 98273, 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 Mount Vernon, Skagit County, Washington, to wit:

Lot 16, "BAYHILL VILLAGE DIV II" as per plat recorded in Volume 15 of Plats, pages 125 and 126, records of Skagit County, WA

commonly known as 1268 Bayhill Drive, Burlington, Washington 98233, which is subject to that certain Deed of Trust dated May 27, 1994, recorded under Auditor's File No. 9405270119, records of Skagit County, Washington, from Robert C. Hilsinger, a single person, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Border Brokerage Inc. Profit Sharing Plan #91-1112474, the beneficial interest in which was assigned to Sterling Trust co., fbo Martin J. Vezzetti, under an assignment recorded under auditor's File No. 9407280057; Schenk Packing Pension Plan #91-135-477; and Linda J. Knapp, a married woman as her separate property, Beneficiaries.

2. No action commenced by the Beneficiaries of the Deed of Trust or the Beneficiaries' 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 - none
- b. Failure to pay when due the following amounts which are now in arrears:

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Monthly payment: six monthly
payments of \$1,303.34 each
from February through July 1999

\$7,820.04

Late Charges:

none

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$7,820.04

4. The principal sum owing on the obligation secured by the Deed of Trust is \$151,875.91, together with interest as provided in the note or other instrument secured from February 10, 1999, and such other 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 October 29, 1999. The defaults referred to in paragraph III must be cured by October 18, 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 October 18, 1999 [11 days before the sale date], 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 October 18, 1999 [11 days before the sale date], 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 Borrower or Grantor or the Grantor's successor in interest at the following address:

Robert C. Hilsinger, 1268 Bayhill Dr., Burlington, Washington 98233
Occupant, 1268 Bayhill Dr., Burlington, Washington 98233

by both first class and certified mail on July 28, 1999, proof of which is in the possession of the Successor Trustee; and the Borrower and the Grantor or the Grantor's successor in interest was personally served on June 28, 1999, 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.

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.

NOTICE TO OCCUPANTS OR TENANTS

- 10. 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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.
- 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.

FAIR DEBT COLLECTION PRACTICE ACT NOTICE

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

DATED: July 28th, 1999.



Michael A. Winslow, Successor Trustee
Attorney at Law
411 Main Street
Mount Vernon, WA 98273

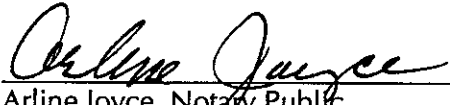
State of Washington)
)ss
County of Skagit)

I certify that I know or have satisfactory evidence that Michael A. Winslow, is the person who appeared before me, and said person acknowledged that he signed this instrument and

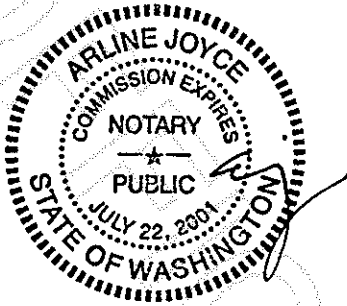
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acknowledged it to be his free and voluntary act for the uses and purposes in the instrument.

Dated: July 28, 1999.



Arline Joyce, Notary Public
My appointment expires 7/22/01



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Kathy Hill, Skagit County Auditor
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