



199907280129

Kathy Hill, Skagit County Auditor

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Suttle Schweet  
2476 76th Ave SE  
Mercer Island, Wa 98040

P-90068

LAND TITLE COMPANY OF SKAGIT COUNTY

**NOTICE OF TRUSTEE'S SALE  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24, ET.SEQ.**

TO: Occupants of the Premises Estate of Lowell Otto Peterson  
Cindee Zastoupil  
Colin I. Zastoupil

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the **5th day of November, 1999**, at the hour of 9:00 a.m., at (street address and location if inside a building) inside the main lobby of the Skagit County Courthouse 3<sup>rd</sup> & Kincaid, Mt. Vernon, County of Skagit, 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 1 and the Northerly 22 Feet of Lot 2, Block 2, Superior Heights, an addition to Concrete, according to the Plat thereof recorded in Volume 3 of Plats, Page 89, records of Skagit County, Washington.

Situated in Skagit County, Washington.  
(Tax Parcel No. 4063-002-002-0001).

commonly known as 106 N. Baker Avenue, Concrete WA 98327 which is the subject of that certain Deed of Trust dated December 7, 1995, recorded under Auditor's File No. 9512110047, records of Skagit County, Washington, from Colin Zastoupil, as his separate estate, as grantor, to Island Title Company, as Trustee, to secure an obligation in favor of KeyBank National Association.

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:

(If default is for other than payment of money, set forth the particulars)

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

**6 monthly payments of \$205.79 each  
(02/15/99 to 07/15/99):**

**\$ 1,234.74**

5 late charges of \$10.29 for each monthly  
payment not made within 10 days of its  
due date:

**\$ 51.45**

**TOTAL MONTHLY PAYMENTS AND LATE CHARGES:**

**\$ 1,286.19**

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$19,538.18**, together with interest as provided in the note or other instrument secured from the 18th day of May, 1999, 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 the **5th day of November, 1999**. The default(s) referred to in paragraph III must be cured by the **25th day of October, 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 the **25th day of October, 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 the



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**25th day of October, 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 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:

NAME	ADDRESS
Occupants of the Premises	106 N. Baker Street Concrete, WA 98327
Cindee Zastoupil	1788 N. Pamela Street Mount Vernon WA 98274
Colin I. Zastoupil	1788 N. Pamela Street Mount Vernon WA 98274

by both first class and either registered or certified mail on June 3, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 5th day of June, 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.

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 any objections 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

This is an attempt to collect a debt, any information obtained may be used for that purpose. If you have any questions regarding your rights and responsibilities in this situation, we suggest that you consider consulting with your own attorney.

DATED: July ~~14~~, 1999

AMERICAN FORECLOSURE SERVICES, INC.

By: [Signature]  
William G. Suttell, Vice-President  
2476 76th AVE SE  
Mercer Island WA 98040  
(206) 236-3109

STATE OF WASHINGTON )

) ss.

COUNTY OF KING )

On this 14<sup>th</sup> day of July, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William G. Suttell, to me known to be the Vice-President of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation for the uses and purposes therein mentioned and on oath stated that he is authorized to execute the said instrument and that the seal affixed, if any, is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.



[Signature]  
Notary Public in and for the State of  
Washington, residing at Renton  
Name Printed: Kim McKenzie  
My commission expires: 12/04/02



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