RECORDING REQUESTED BY, and WHEN RECORDED MAIL TO:

Shalom Rubanowitz, Esq. 1001 Fourth Avenue Plaza, Suite 3200, Seattle, WA 98154 Phone (206) 295-8918 Sale Information (949) 707-5640

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ISLAND TITLE COMPANY 5A19233 4 ACCOMMODATION RECORDING

Trustee Sale Number: 41414-F WA Loan #: 11052595 TSG #: 9014409

NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24, et, seq.

TO: WILLIAM E. CONKLIN AND DOROTHY L. CONKLIN, HUSBAND AND WIFE

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Shalom Rubanowitz, Esq., will on the 31st day of March, 2000, at the hour of 10:00 AM at:

THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MT. VERNON, WASHINGTON in the City 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(ies) of SKAGIT,
State of Washington, to-wit:

TRACT 29, SKYLINE NO. 5, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME
9 OF PLATS, PAGES 56, 57, AND 58 RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: 3821-000-029-0008

which is subject to that certain Deed of Trust dated 09/04/98, under Auditor's File No. 9809100105, records of SKAGIT County, Washington, from WILLIAM E. CONKLIN AND DOROTHY L. CONKLIN, HUSBAND AND WIFE as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of ASSURANCE MORTGAGE CORPORATION OF AMERICA, A MASSACHUSETTS CORPORATION as 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 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:

Failure to pay the following past due amounts, which are in arrears:

4 monthly Payments at \$2,112.14 each; (09/01/99 through 12/01/99)

\$8,448.56

Late Charges: 4 late charges of \$126.73 of/for each monthly payment not made within 15 days of its due date.

\$506.92

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$8,955.48

Loan #: 11052595

TSG #: 9014409

IV

The sum owing on the obligation secured by the Deed of Trust is:
Principal \$275,725.36, together with interest as provided in the note or
other instrument secured from the 1st day of September, 1999, and such other
costs and fees as are due under the note or other instrument secured, and as
are provided by staute.

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 31st day of March, 2000. The default(s) referred to in paragraph III must be cured by the 20th day of March, 2000 (11 days before sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 20th day of March, 2000 (11 days before 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 20th day of March, 2000 (11 days before sale date), and before the sale by the Grantor or the Grantor's successor in interest of 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.

VT.

A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following address:

2504 HIGHLAND DRIVE, ANACORTES, WA 98221

by both first class and cerified mail on the 12th day of November, 1999, proof of which is in the possession of the Trustee, and the Grantor or the Grantor's successor in interest was personally served on the 12th day of November, 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 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.

DATE: 12/22/99

Shalom Rubanowitz, Esq.

SHALOM RUBANOWITZ ATTORNEY AT LAW

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Trustee Sale Number: 41414-F WA

Loan #: 11052595

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STATE OF CALIFORNIA COUNTY OF SAN BERNARDINO

personally appeared SHALOM RUBANOWITZ
personally known to me (or proved on the base) personally known to me (or proved on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature

(seal)





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