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Kathy Hill, Skagit County Auditor

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John C. Merkel
Attorney at Law
999 Third Avenue, Suite 2525
Seattle, WA 98104

FIRST AMERICAN TITLE CO.

NOTICE OF TRUSTEE'S SALE

61041

Grantor (Trustee): MERKEL, JOHN C.
 Grantee (Borrower): THOMPSON, JOHN and THOMPSON, JANE DOE
 Grantee (Lender): ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.
 Grantee (Trustee): FIRST AMERICAN TITLE INSURANCE COMPANY
 Legal Description: L 2, SP#32-86, RECORDED AT 8610280007, VOL 7, P 128, OF
 SHORT PLATS, SKAGIT COUNTY, WASHINGTON. Additional
 Legal on Page 1.
 Assessor's Tax ID: 360313-4007-0104
 Ref. Nos. of Related Documents: DOT Rec. #9801050003

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, John C. Merkel, will on **FRIDAY, APRIL 21, 2000**, at the hour of **10:00 a.m.**, inside the front lobby of the Skagit County Courthouse, 205 W. Kincaid Street, in the City of Mount 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.,

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

commonly known as: 2758 (formerly 268) Barrell Springs Road., Bellingham (Bow), Washington 98227, which is subject to that certain Deed of Trust dated December 31, 1997, and recorded January 5, 1998, under Auditor's File No. 9801050003, records of Skagit County, Washington, from JOHN THOMPSON, as his separate property, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of ASSOCIATES FINANCIAL

SERVICES OF AMERICA, INC., as Beneficiary. By Appointment of Successor Trustee recorded under Skagit County Recording No. 199912140051, John C. Merkel was appointed successor trustee.

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:

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

6 delinquent payments from 08/11/99
through 01/11/00 at \$587.59 each \$3,525.54

Other Defaults:

Failure to pay when due the following:

Tax Account No. 360313-4-007-0104
1999 Real Property Taxes \$ 911.18 exclusive of penalties and interest

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$48,894.93, together with interest as provided in the note or other instrument secured from August 11, 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 **APRIL 21, 2000**. The default(s) referred to in Paragraph III must be cured by **APRIL 10, 2000** (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 **APRIL 10, 2000** (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 **APRIL 10, 2000** (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

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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
JOHN THOMPSON	268 BARRELL SPRINGS ROAD BELLINGHAM, WA 98226
JANE DOE THOMPSON	268 BARRELL SPRINGS ROAD BELLINGHAM, WA 98226

by both first class and certified mail on December 7, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 9, 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.

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

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