

AFTER RECORDING RETURN TO:

Name William R. Allen

Address 504 East Fairhaven, Suite 201

City, State, Zip Burlington, WA 98233



200003290065

Kathy Hill, Skagit County Auditor

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Abbrev. Leg. Lot 1, BIK 1, LIND'S ADDITION TO MOUNT VERNON, Vol. 6, p. 41

Tract A, SEDRO-WOOLLEY SHORT PLAT NO. SW-5-77, Vol. 2 Short Plats, p. 115,

being pm of Lots 15-18, BIK 34, FIRST ADDITION TO TOWN OF SEDRO, Vol 3, p 29

Tax Parcel Nos. 3736-001-001-0002/P53382; 4150-034-016-0001/P75685

ISLAND TITLE CO. SB-15681

Grantor: Allen, William

Grantee: Miller, Quintin and Verna

Doc. Ref. Nos. 9809030026, 9808250070

NOTICE OF TRUSTEE'S SALE

Pursuant to Chapter 61.24

of the Revised Code of Washington

I.

NOTICE IS HEREBY GIVEN that William R. Allen, Successor Trustee, will on June 30, 2000, at the hour of 10 o'clock A.M. on the steps of the main entrance to the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described parcels, situated in the County of Skagit, State of Washington, described as follows:

For legal description, see EXHIBIT A, attached hereto and incorporated by this reference

which properties are subject to those certain Deeds of Trust described as follows:

1. Deed of Trust, dated August 17, 1998, and recorded under Auditor's File Number 9809030026, records of Skagit County, Washington, being a re-recording of that certain deed of trust recorded under Auditor's File Number 9808240178, records of Skagit County, Washington, executed by Quintin Miller, a married man dealing as his sole and separate property, and Verna Miller, a single woman, as grantors, to First American Title Company, trustee, the beneficial interest of which is held by Thomas

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Delinquent interest (4%, being the difference between

Late fees in the amount of \$24.53
for each of the months June 1999 - March 2000 \$ 245.30

Payments in the amount of \$245.34 per month,
due the 20th of each month,
June 20, 1999, through March 20, 2000 \$ 2,453.40

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

The defaults for which this foreclosure is made are as follows:

III.

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.

II.

2. Deed of Trust dated August 17, 1998, and recorded under Auditor's File Number 9808250070, records of Skagit County, Washington, executed by Quintin Miller, a married man dealing as his sole and separate property, and Verna Miller, a single woman, as grantors, to First American Title Company, trustee, the beneficial interest of which is held by Thomas Hamer and Christine A. Hamer, husband and wife, and which Deed of Trust encumbers the following described property in said county:
For full legal description, see "Parcel B" in EXHIBIT A, which is attached hereto and incorporated by this reference.
The address of said property is: 1605 South 7th Street, Mount Vernon, WA 98273

98284.
The address of said property is: 615 State Street, Sedro-Woolley, WA
Hamer and Christine A. Hamer, husband and wife, and which Deed of Trust encumbers the following described property in said county:
For full legal description, see "Parcel A" in EXHIBIT A, which is attached hereto and incorporated by this reference.

The above described 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 June 30, 2000. The defaults referred to in Paragraph III must be cured by June 19, 2000 (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 June 19, 2000 (11 days before the sale), the defaults as set forth in Paragraph III are cured and the Trustee's costs and fees are paid. The sale may be terminated any time after June 19, 2000 (11 days before the sale) 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.

V.

The sum owing on the obligation secured by the Deed of Trust is :
 Principal of \$36,800.00, together with interest as provided in the note or other instrument secured from June 20, 1999, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

IV.

You must provide proof of adequate fire and casualty insurance on any improvements, as evidenced by a certificate of insurance.
 Failure to pay real property taxes and provide proof of insurance coverage. For the real property taxes, you must provide proof of payment to Skagit County.

the note rate of 8% and the default rate of 12%)	\$	1,104.22
from June 20, 1999 - March 20, 2000		
Delinquent taxes for 1999 on Parcel B	\$	1,248.20
Sub-Total of amount in arrears:	\$	3,802.92
<i>Trustee's estimated fees and costs:</i>		
Title report for foreclosure purposes (estimated)	\$	450.00
Service/posting, postage & recording fees (estimated)	\$	200.00
Trustee's fees and costs (estimated)	\$	1,200.00
Sub-Total of amount of charges, costs & fees:	\$	1,850.00

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A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

QUINTIN MILLER 615 STATE STREET SEDR0-WOOLLEY, WA 98284	QUINTIN MILLER 1605 SOUTH 7TH STREET MOUNT VERNON, WA 98273
VERNA MILLER 615 STATE STREET SEDR0-WOOLLEY, WA 98284	VERNA MILLER 1605 SOUTH 7TH STREET MOUNT VERNON, WA 98273

VI.

by both first class and certified mail on February 9, 2000, proof of which is in the possession of Trustee; and the Borrower and Grantor were personally served on February 10, 2000, 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 proof of such notice 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 the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW. This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

Dated this 28 day of March, 2000.

William R. Allen, Successor Trustee
504 East Fairhaven, Suite 201
Burlington, WA 98233

Phone (360) 755-2264
FAX (360) 755-9029

STATE OF WASHINGTON)

) ss

COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that William R. Allen is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in this instrument.

Dated March 28, 19 2000

Donna Hernley

Typed or printed notary name
Donna Hernley
Anacortes
July 9, 2002



DUPLICATE

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Kathy Hill, Skagit County Auditor
11:37:51AM

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FILED

EXHIBIT A

PARCEL A:

TRACT A, CITY OF SEDRO-WOOLLEY SHORT PLAT NO. SW-5-77, approved August 30, 1977, and recorded in Volume 2 of Short Plats, page 115, under Auditor's File No. 864589, records of Skagit County, Washington; being a portion of Lots 15, 16, 17 and 18, Block 34, First Addition to the Town of Sedro, according to the plat thereof recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington.

PARCEL B:

Lot 1, Block 1, and a certain unnumbered tract 10 feet wide, North and South and 116 feet long, East and West, lying immediately North of and adjacent to said Lot 1, Block 1, LIND'S ADDITION TO MOUNT VERNON, according to the plat thereof recorded in Volume 6 of Plats, page 41, records of Skagit County, Washington.

ALL situated in Skagit County, Washington.

- END OF EXHIBIT "A" -