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Kathy Hill, Skagit County Auditor  
8/11/2000 Page 1 of 5 3:52:45PM

**WHEN RECORDED RETURN TO:**

Jeffrey S. Dean  
Attorney at Law  
4005 20th Avenue W., Suite 133  
Seattle, WA 98199

206-286-1377

File No. 2000-005

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**ISLAND TITLE CO. NOTICE OF TRUSTEE'S SALE**

SB-15923✓

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I.

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, Jeffrey S. Dean, will on September 29, 2000 at 10:00 a.m. on the courthouse steps at Skagit County Courthouse, 3<sup>rd</sup> and Kincaid Streets, Mount Vernon, WA 98366, 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:

The West 240 Feet of Tract 20, Trowbridge Addition to the Town of Sedro Woolley, according to the plat thereof recorded in Volume 3 of Plats, page 33, Records of Skagit County, Washington;  
Except the North 110 Feet of the West 140 Feet thereof.  
Situated in Skagit County, Washington.

Tax parcel number: 4175-000-020-007

The address of said property is 906 Curtis St., Sedro Woolley, WA 98284.

The aforescribed real property is subject to that certain Deed of Trust dated August 23, 1999, recorded August 23, 1999, under Auditor's File Number 199908230218, records of Skagit County, State of Washington from Vallaree O. O'Leary, as her separate estate, as Grantor, to First American Title Insurance Company, a California Corporation, as Trustee, now Jeffrey S. Dean, Successor Trustee, to secure an obligation in favor of Bel Air & Briney, a general partnership, 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:

Current Due to Reinstate on August 10, 2000:

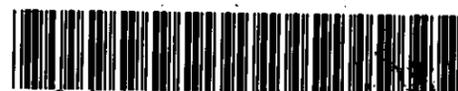
**Arrearages**

Payment due December 23, 1999.....	\$175.00
Late Fee.....	50.00
Payment due January 23, 2000.....	175.00
Late Fee.....	50.00
Payment due February 23, 2000.....	175.00
Late Fee.....	50.00
Payment due March 23, 2000.....	175.00
Late Fee.....	50.00
Payment due April 23, 2000.....	175.00
Late Fee.....	50.00
Payment due May 23, 2000.....	175.00
Late Fee.....	50.00
Payment due June 23, 2000.....	175.00
Late Fee.....	50.00
Payment due July 23, 2000.....	175.00
Late Fee.....	50.00
Subtotal:	\$1,800.00

**Costs and Fees**

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust.

Attorneys' Fees.....	\$3,000.00
Title Report.....	400.00
Service/Posting of Foreclosure Notices	250.00
Long Distance Telephone Charges.....	30.00
Recording Fees.....	50.00
Statutory Mailing Costs.....	50.00
Estimated Photocopies.....	50.00
Subtotal:	\$3,830.00



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Total Current Estimated Reinstatement Amount: \$5,630.00

The estimated amounts that will be due to reinstate on September 18, 2000 (11 days before the sale date):

**Additional Arrearages**

Payment due August 23, 2000.....	\$175.00
Late Fee.....	50.00
Payment due September 23, 2000.....	175.00
Late Fee.....	50.00
Subtotal: \$450.00	
Additional Costs and Fees	
Additional Attorney's Fees.....	1,000.00
Publication Costs.....	1,800.00
Subtotal: \$2,800.00	

Total Estimated reinstatement Amount as of September 18, 2000 (11 days before the sale date): \$8,880.00.

IV.

The sum owing on the obligation secured by the Deed of Trust which is now due and payable is: Principal \$17,500.00, together with interest as provided in the underlying Note or other instrument secured from the 23rd Day of November, 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 September 29, 2000. The default(s) referred to in paragraph III must be cured by September 18, 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 September 18, 2000 (11 days before the sale date) the default(s) 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 September 18, 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 advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults.



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VI.

A written Notice of Default was transmitted by the Trustee to the Grantor at the following addresses:

906 Curtis St.  
Sedro Woolley, WA 98284

by both first class and certified mail on March 9, 2000, proof of which is in the possession of the Trustee; and on March 31, 2000, the written notice of default was posted in a conspicuous place on 906 Curtis St., Sedro Woolley, WA 98284 said address being the subject premises pertaining to the real property described in paragraph I above, and the Trustee has possession of proof of posting.

VII.

The Trustee whose name and address is 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the Revised Code of Washington, Chapter 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.



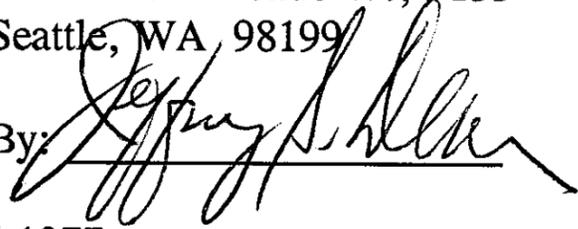
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8/11/2000 Page 4 of 5 3:52:45PM

DATED this 10th day of August, 2000.

Jeffrey S. Dean  
Attorney at Law  
4005 20th Avenue W., #133  
Seattle, WA 98199

By: 

For further information please call Jeffrey Dean at 206-286-1377.

STATE OF WASHINGTON )  
 )ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Jeffrey S. Dean is the person who appeared before me, and said person acknowledged that he signed this instrument and on oath stated that he was authorized to execute the instrument and acknowledged it as his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 8/10/00

  
Notary Public  
State of Washington,  
Residing at SEATTLE  
My commission expires  
4/23/04



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