

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON, P.S.

Attn: Denise A. Ruiz
500 Galland Building
1221 Second Avenue
Seattle, WA 98101



200102010062
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE
FIRST AMERICAN TITLE CO.

Pursuant to the Revised Code of Washington
Chapter 61.24, et seq.

Grantor(s):	Hillis Clark Martin & Peterson, P.S., Successor Trustee
Grantee(s):	Sarah A. Wheeler substituting for T.H.S., Inc.
Legal Description:	Lot 1, "PLAT OF CANDLE RIDGE"
Assessor's Tax Parcel Identification No(s):	4610-000-001-0000 R104236
Reference No. of Related Documents:	9501270109; 9507200100

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on May 11, 2001, at the hour of 10:00 a.m., inside the main entrance lobby, Old Skagit County Courthouse, 3rd and Kincaid, Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following-described real property, situated in the County of Skagit, State of Washington, to-wit:

Lot 1, "PLAT OF CANDLE RIDGE", as per plat recorded in Volume 15 of Plats at Page 110 and 111, in the records of Skagit County, State of Washington;

the postal address of which is commonly known as 3410 Broadway Street, Mount Vernon, Washington 98273; which property is subject to that certain Deed of Trust dated January 27, 1995, and recorded on January 27, 1995, under Auditor's File No. 9501270109, records of Skagit

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County, Washington, from T.H.S., Inc., a Washington corporation, as Grantor, to First American Title Company of Skagit County, as Trustee, to secure an obligation in favor of Washington Federal Savings, as Beneficiary which is subject to an Assumption Agreement with Release recorded with the Auditor of Skagit County, Washington under Auditor's No. 9507200100. Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on January 16, 2001, under Auditor's No. 200101160096, records of Skagit County, Washington.

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 defaults for which this foreclosure is made are as follows:

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

5 Monthly Payments of \$1,168.00, due on September 1, 2000, through January 1, 2001: \$5,840.00

5 Late Charges of \$46.32 each, due on each monthly payment not paid within 15 days of its due date, for monthly payments due on September 1, 2000, through January 1, 2001: \$231.60

Advances by Lender:

Additional Late Charge Balance:

\$339.24

TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS:

\$6,410.84

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The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$125,368.02, together with interest as provided in the Note or other instrument secured from August 1, 2000, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

IV.

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 May 11, 2001. The defaults referred to in paragraph III must be cured by April 30, 2001 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before April 30, 2001 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after April 30, 2001 (11 days before the sale) 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:

Sarah A. Wheeler
3410 Broadway Street
Mount Vernon, WA 98273

John Doe Wheeler
3410 Broadway Street
Mount Vernon, WA 98273

CitiFinancial, Inc.
740 South Burlington Blvd.
Burlington, WA 98233

by both first class and certified mail on December 21, 2000, and December 29, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 29, 2001, 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.

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500 Galland Building
1221 Second Avenue
Seattle, Washington 98101-2925
Telephone: (206) 623-1745

By Joseph M. Ahern

HILLIS CLARK
MARTIN & PETERSON, P.S.

TRUSTEE:

DATED this 31st day of January, 2001.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

XI.

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 occupant 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.

NOTICE TO OCCUPANTS OR TENANTS

X.

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.

IX.

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.

VIII.

STATE OF WASHINGTON)
(ss.)
COUNTY OF KING)

On this day personally appeared before me Joseph M. Ahern, to me known to be a representative of Hillis Clark Martin & Peterson, P.S., the professional service 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 was authorized to execute the said instrument.

SUBSCRIBED AND SWORN to before me this 31st day of January, 2001.



Name Denise A. Ruiz
NOTARY PUBLIC in and for the State of
Washington residing at Ernest
My appointment expires 3-19-01.

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