RECORDED AT THE REQUEST OF AND AFTER RECORDING RETURN TO:

H&L Services, Inc., Trustee 1111 Third Avenue, #3400 Seattle, WA 98101



TRUSTEE'S DEED

FIRST AMERICAN TITLE CO.

Grantor:

H&L Services, Inc.

63173

Grantee:

GreenPoint Mortgage, aka Headlands Mortgage Company, a

California Corporation

Legal Description:

LOTS 16 AND 17, AND PTN. LOT 18, BLOCK

123"ANACORTES"

Assessor's Tax Parcel ID#:

3772-123-018-0000 R55806

41870

SKAGIT COUNTY WASHINGTON Real Estate Excise Tax PAID

Reference # (If applicable):

NICKEL 78987-000014

JUL 13 2001

TRUSTEE'S DEED

Amount Paid \$ Skagit County Treasurer
By: BL Deputy

THE GRANTOR, H&L SERVICES, INC., as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to: GreenPoint Mortgage, aka Headlands Mortgage Company, a California Corporation, GRANTEE, the real property, situated in the County of SKAGIT, State of Washington, described as follows:

LOTS 16 AND 17, AND THE WEST 1/2 OF LOT 18, BLOCK 123, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY WASHINGTON", AS PER PLAT RECORDED ON VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON.

RECITALS:

- 1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between CYNTHIA M. NICKEL, AN UNMARRIED WOMAN, as Grantor, to LAND TITLE COMPANY, as Trustee and HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION, as Beneficiary, dated AUGUST 3, 1999, recorded AUGUST 24, 1999, as No. 199908240045, records of SKAGIT County, Washington.
- 2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of a promissory note in the sum of \$84,000.00, with interest thereon, according to the terms thereof, in favor of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA

CORPORATION, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.

The current beneficiary has assigned its right to receive the Trustee's Deed to the Grantee herein.

- 3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
- 4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the 30 day advance "Notice of Default" was transmitted to the Grantor or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
- 5. GREENPOINT MORTGAGE aka HEADLANDS MORTGAGE, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the terms of said Deed of Trust.
- 6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on April 5, 2001 recorded in the office of the Auditor of SKAGIT County, Washington, a "Notice of Trustee's Sale" of said property as No. 200104050071.
- 7. The Trustee, in its aforesaid "Notice of Trustee's Sale", fixed the place of sale as SKAGIT County Courthouse, a public place, on 7/6/01, at 10:00 o'clock a.m., and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 32nd and 28th day before the sale, and once between the 11th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his Successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.
- 8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

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- 9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
- 10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on 7/6/01, the date of sale, which was not less that 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction under the highest bid therefore, the property hereinabove described, for the sum of \$96,529.88 (by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs, and expenses as provided by statute).

DATED this July 7, 2001.

By: Winston Khan, Jr., Manager H&L Services, Inc., Trustee

STATE OF WASHINGTON) ss COUNTY OF K I N G)

On this day, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Winston Khan, Jr. to me known to be the Manager of H & L SERVICES, INC., the 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 she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

By: Christopher S. Ashcraft

Notary Public in and for the State of Washington

Residing at: Seattle

My Commission Expires: 3/9/02

C1991, HAL SERVICES, INC.
ALL RIGHTS RESERVED

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