

**RECORD AND RETURN TO:**  
STANDARD TRUSTEE SERVICE COMPANY  
OF WASHINGTON  
2600 STANWELL DRIVE, STE. 200  
CONCORD, CA 94520



200108140099

, Skagit County Auditor

8/14/2001 Page 1 of 4 1:22:11PM

**NOTICE OF TRUSTEE'S SALE**

T.S. No: WNMC054894 PD

FIRST AMERICAN TITLE CO.  
63019  
Loan No: 2020788/472/Gardner

**I**

NOTICE IS HEREBY GIVEN that Standard Trustee Service Company Washington as Trustee or Successor Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable at the time of sale, the real property with the assessor's Property Tax Parcel No. 3869-015-009-0003 R63450, described as: Lot 9, Block "O", "Plat of Cap Horn on the Skagit, Division No. 2", as per Plat recorded in Volume 9 of Plats at Page 14 to 19, inclusive, in the records of Skagit County, State of Washington.

Said property commonly known as: 755 Cedar Street, Sedro-Woolley, WA 98284,

**A. TIME AND PLACE OF SALE**

TIME AND DATE:

10:00 A.M. 11/16/2001

PLACE:

The Kincaid St. Entry to the Skagit County Courthouse  
, Mt. Vernon, Wa

**B. PARTIES IN THE TRUST DEED:**

TRUSTOR:

Jeffrey Charles Gardner , a married person

TRUSTEE:

First American Title Company

BENEFICIARY:

Norwest Mortgage, Inc.

**C. TRUST DEED INFORMATION:**

DATED:

10/18/1995

RECORDING DATE:

10/27/1995

RECORDING NO.:

#9510270057 BK: 1488 PG:0577

RERECORDED:

RECORDING PLACE:

Official Records of the County of Skagit

**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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

**III**

The Beneficiary alleges default under the Deed of Trust for the failure to pay the following amounts now in arrears and/or other defaults, to wit:

- A. Monthly Payments:  
Monthly installments in arrears from 07/01/2000 through 08/10/2001, \$9,255.64
- B. Late Charges: \$343.77
- C. Other Arrears \$925.13
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$10,524.54**
- D. Default(s) other than payment of money:

## IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE \$70,306.05

together with interest as provided in the Note or other instrument secured from 03/01/2000 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 as set forth above. The default(s) referred to in paragraph III, together with any subsequent monthly payments, late charges, advances, and costs and fees hereafter due, must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time after the FINAL REINSTATEMENT DATE (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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 11/05/2001

## VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or their successor in interest at the following addresses:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Borrower and Grantor or their successor in interest were personally served 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, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 08/30/2000  
Date of posting real property: 08/31/2000



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## 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 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. For sale information call (925) 603-7342.

DATED: 08/10/2001

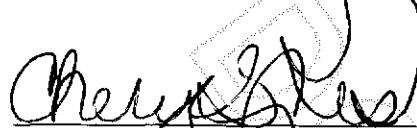
STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

Successor Trustee

Address for Service:  
c/o Shamrock Legal Support  
720 Third Avenue  
Seattle, Wa 98104

2600 Stanwell Dr., Ste 200  
Concord, Ca 94520 (925)603-1000

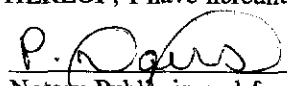
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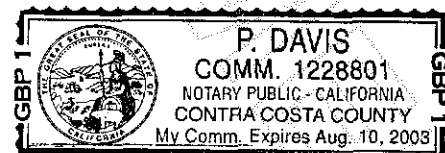
  
Cheryl Sykes  
Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF CONTRA COSTA )

SS

On the date below, before me personally appeared Cheryl Sykes to me known to be the Assistant Secretary of Standard Trustee Service Company Washington, who executed the within and foregoing instrument, for the uses and purposed therein mentioned, and on oath stated that he/she was authorized to execute said instrument. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 08/10/2001.

  
Notary Public in and for the State of  
CALIFORNIA, Residing at CONCORD  
My commission Expires 8-10-03



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EXHIBIT A

Jeffrey Charles Gardner  
755 Cedar Street  
Sedro-Woolley, WA 98284

Occupants of the Premises  
755 Cedar Street  
Sedro-Woolley, WA 98284

Jeffrey Charles Gardner  
41951 Cedar Street  
Sedro-Woolley, WA 98284

Lisa Marie Gardner  
755 Cedar Street  
Sedro-Woolley, WA 98284

Lisa Marie Gardner  
41951 Cedar Street  
Sedro-Woolley, WA 98284



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, Skagit County Auditor