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, Skagit County Auditor

9/6/2001 Page 1 of 3 10:30:58AM

After recording, return to  
LUDWIGSON, THOMPSON, HAYES & BELL  
Bellingham Towers, Suite 170  
119 No. Commercial, P.O. Box 399  
Bellingham, WA. 98227 (360) 734-2000

**NOTICE OF TRUSTEE'S SALE**

TO: TRADITIONAL HOME CONSTRUCTION, INC.  
16112 Mountain View Road  
Mt. Vernon, WA 98274-7004

DANIEL BOFFEY and DEBORAH BOFFEY  
16112 Mountain View Road  
Mt. Vernon, WA 98274-7004

I.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 14th day of December, 2001, at the hour of 10:00 a.m., outside the Main Entrance of the Skagit County Courthouse, 205 W. Kincaid Street, in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, to-wit:

Lot 33, Plat of Marine Heights, according to the plat thereof, recorded in Volume 16 or Plats, pages 173 through 175, records of Skagit County, Washington, except the South 4.00 feet of said lot.

Parcel No. 4695-000-033-0000

commonly known as 4108 Marine Heights Wy., Anacortes, WA 98221, which is subject to that certain Deed of Trust dated September 11, 2000, recorded September 15, 2000, under Skagit County Auditor's File No. 20009150105 of the official records of Skagit County, Washington, with TRADITIONAL HOME CONSTRUCTION, INC., a Washington corporation, as Grantor, to Westward Financial Corporation, as Trustee, to secure an obligation in favor of HORIZON BANK, a savings bank, as Beneficiary. The said Trustee has resigned and John S. Ludwigson has been appointed as Successor Trustee.

II.

No action commenced by the Beneficiary of the Deed of Trust 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 default for which this foreclosure is made is failure to pay when due the following amounts which are now in arrears:

MONTHLY PAYMENTS:

Six (6) delinquent monthly payments of interest only, due 4/1/01, 5/1/01, 6/1/01, 7/1/01, 8/1/01 and 9/1/01 -----	\$ 6,446.73
Five (5) late payments -----	\$ 268.02
<b>TOTAL</b>	<b>\$ 6,714.75</b>

In addition, any delinquent taxes plus penalties and interest must be paid, proof of payment by receipt from the Skagit County Treasurer's office to be provided to the Trustee.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$127,889.70 plus interest as provided in the Note or other instrument secured, and such other costs and fees.

V.

The above described property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession or encumbrances, on December 14, 2001. The default referred to in Paragraph III must be cured by December 3, 2001, (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before December 3, 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 by the Grantors anytime before December 3, 2001 (11 days before the sale date) and before the sale by Borrower, Grantors, or 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 address(es):

Traditional Home Construction, Inc.  
16112 Mountain View Road  
Mt. Vernon, WA 98274-7004

Daniel Boffey and Deborah Boffey  
16112 Mountain View Road  
Mt. Vernon, WA 98271-7004

by both first class and certified mail on July 5, 2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the July 11, 2001, with said written notice of default, or and the notice of default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has in his possession proof of such posting or service.

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.

