

When Recorded Return to:

**HILLIS CLARK MARTIN & PETERSON, P.S.**

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



200111290105

Skagit County Auditor

11/29/2001 Page 1 of 4 3:15PM

**NOTICE OF TRUSTEE'S SALE**

FIRST AMERICAN TITLE CO.

66921

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

<b>Grantor(s):</b>	Hillis Clark Martin & Peterson, P.S., Successor Trustee
<b>Grantee(s):</b>	Donna S. Mansfield
<b>Legal Description (abbreviated):</b>	Lot 8, Block 90, ANACORTES
<b>Assessor's Tax Parcel Identification No(s):</b>	3772-090-008-0003
<b>Reference No. of Related Documents:</b>	9811060136

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 8, 2002, 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 8, Block 90, MAP OF THE CITY OF ANACORTES, according to the Plat thereof, recorded in Volume 2 of Plats, Pages 4 through 7, records of Skagit County, Washington; Situated in Skagit County, Washington;

the postal address of which is commonly known as 1315 - 17th Street, Anacortes, Washington 98221; which property is subject to that certain Deed of Trust dated November 6, 1998, and recorded on November 6, 1998, under Auditor's File No. 9811060136, records of Skagit County, Washington, from Donna S. Mansfield, an unmarried woman, as her separate estate, as Grantor,

to Island Title Company, as Trustee, to secure an obligation in favor of Washington Federal Savings, as Beneficiary.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on November 2, 2001, under Auditor's No. 200111020029, 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 \$827.00, due on July 1, 2001, through November 1, 2001:	\$4,135.00
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5 Late Charges of \$32.43 each, due on each monthly payment not paid within 16 days of its due date, for monthly payments due on July 1, 2001, through November 1, 2001:	\$162.15
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TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS:	<u>\$4,297.15</u>
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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$97,144.04, together with interest as provided in the Note or other instrument secured from June 1, 2001, 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 March 8, 2002. The defaults referred to in paragraph III must be cured by February 25, 2002 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before February 25, 2002 (11 days before the sale date) the default as set forth in paragraph

Notice of Trustee's Sale



200111290105

Skagit County Auditor

11/29/2001 Page 2 of 4 3:15PM

Page 2

III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after February 25, 2002 (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:

Donna S. Mansfield  
1315 - 17th Street  
Anacortes, WA 98221

John Doe Mansfield  
1315 - 17th Street  
Anacortes, WA 98221

Beneficial Washington, Inc.  
d/b/a Beneficial Mortgage Co. of Washington  
1414 South 324<sup>th</sup> Street, #8209  
Federal Way, WA 98003

by both first class and certified mail on October 24, 2001 and on October 29, 2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 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.

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 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 occupant and tenants. After the 20th day

Notice of Trustee's Sale



200111290105

Skagit County Auditor

Page 3

