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Skagit County Auditor

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Return To:
Bruce Fine
Aiken & Fine, P.S.
2131 Second Avenue
Seattle, WA 98121

FIRST AMERICAN TITLE CO.

67228

Document Title(s): **Notice of Trustee's Sale**

Numbers of related documents: **Deed Of Trust: 9903050182, Assignment: 9903050183**

Grantor(s): **Beck, Arthur O. and Barbara A.; and Fine, Bruce**

Grantee(s): **Public**

Legal Descriptions: **Section 17, Township 35, Range 6; Ptn. NW 1/4**

Assessor's Property Tax Parcel Account Number(s): **350617-2-009-0105 (P41325)**

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on the 15th day of March, 2002, at the hour of 11:00 a.m., in the lobby of the Kincaid Street Entrance of the Skagit County Courthouse, 205 W. Kincaid Street, in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

That portion of the East 1/2 of the Northwest 1/4 of Section 17, Township 35 North, Range 6 East, W.M., described as follows:

Beginning at a point 1072 feet South and 700 feet West of the Northwest corner of the Northwest 1/4 of said section, said point being the Southeast corner of that certain 12 foot strip reserved by F. A. Ramey and Pauline Ramey in Deed filed under Auditor's File No. 430178, records of Skagit County, Washington; thence South, a distance of 138.00 feet to the Southwest corner of that certain tract described in deed to F. M. and Mary L. Foster, filed in under Auditor's File No. 146372, records of Skagit County, Washington; thence East along the South line of said Foster Tract a distance of 86.00 feet; thence North parallel with the West line of said Foster Tract a distance of 156.00 feet; thence Southwesterly a distance of 87.73 feet to the point of beginning.

The postal address of which is unknown. Said real property is subject to that certain Deed of Trust dated December 3, 1998, recorded March 5, 1999 under Auditor's File No. 9903050182, records of

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Skagit County, Washington, from David Barron and Pauline M. Barron, husband and wife, as Grantors, to First American Title Insurance Company Of Skagit County, as Trustee, to secure an obligation in favor of John W. Binschus, as Beneficiary, the beneficial interest in which was assigned to Arthur O. Beck and Barbara A. Beck, husband and wife, under an Assignment of Deed of Trust recorded under Auditor's File No. 9903050183, 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 Borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III.

The defaults for which this foreclosure is made are:

A. The failure to pay the following amounts which are in arrears:

<u>Monthly Payments:</u>	\$12,160.00
Thirty-two (32) monthly payments of \$380.00 (April, 1999 - November, 2001).	

<u>TOTAL</u> Monthly Payments Through December 4, 2001:	\$12,160.00
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- B. The failure to pay 1999 property taxes in the amount of \$419.88, plus accrued interest and penalties.
- C. The failure to pay 2000 property taxes in the amount of \$410.23, plus accrued interest and penalties.
- D. The failure to pay 2001 property taxes in the amount of \$403.53, plus accrued interest and penalties.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$26,000.00, together with interest as provided in the note or other instrument secured from the 5th day of March, 1999, 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 the 15th day of March, 2002. The defaults referred to in Paragraph III must be cured by the 4th day of March, 2002 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 4th day of March, 2002 (11 days before the sale date).

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defaults as set forth in Paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 4th day of March, 2002 (11 days before the sale date), and before the sale by the Borrowers, Grantors, 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 Borrowers and Grantors at the following address:

24003 Martin Road
Sedro-Woolley, WA 98284

by both first class and certified mail on the 11th day of October, 2001, proof of which is in the possession of the Trustee, and written notice of default was personally served or 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 Grantors and all those who hold by, through or under the Grantors 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 Grantors under the Deed of Trust (the owners) 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.

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XI.

NOTICE TO GUARANTOR(S):

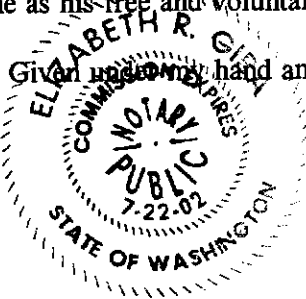
1. A Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust;
2. A Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the Grantor in order to avoid the Trustee's Sale;
3. A Guarantor will have no right to redeem the property after the Trustee's Sale;
4. Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any Deed of Trust granted to secure the same debt;
5. In any action for a deficiency, a Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

DATED: 12/4/01

Trustee BRUCE FINE
Address 2131 Second Avenue
Seattle, WA 98121
Phone 206-728-4500
Contact: Liz Giba

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me Bruce Fine to me known to be the individual, described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.



Given under my hand and official seal this 4th day of DECEMBER, 2001.

Elizabeth R. Giba
Notary Public in and for the State
of Washington, residing at Seattle.
Commission Expires: 7-22-02
Printed Name: Elizabeth R. Giba

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