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Skagit County Auditor

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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: THOMAS PADY
2220 31st Street
Anacortes, WA 98221

I.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 12th of April, 2002, at the hour of 10:00 a.m., outside the main entrance of the Skagit County Courthouse, 205 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:

The West 1/2 of Lot 18, and all of Lots 19 and 20, Block 6, "Kellog & Ford's Addition to Anacortes", according to the plat thereof, recorded in Volume 1 of Plats, page 41, records of Skagit County, Washington.,

PARCEL NO. 3800-006-020-0009

commonly known as 2220 31st Street, Anacortes, WA 98221, which is subject to that certain Deed of Trust dated January 20, 1993, recorded January 26, 1993, under Skagit County Auditor's File No. 9301260046, in Volume 1157, page 295, of the official records of Skagit County, Washington, with THOMAS C. PADY as Grantor, to Westward Financial Service 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:

Five (5) delinquent payments of	
\$586.46 each, due 8/1, 9/1, 10/1	
11/1 and 12/1/01 -----	\$ 2,932.30
Five (5) escrow fees of \$129.69 each -----	\$ 648.45

Four (4)+ late charges of \$29.32 each -----\$ 145.40

TOTAL IN ARREARS: \$ 3,726.15

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 \$35,488.14 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 April 12, 2001. The default referred to in Paragraph III must be cured by April 1, 2002, (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before April 1, 2002 (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 April 1, 2002 (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):

Thomas C. Pady
2220 31st Street
Anacortes, WA 98221

by both first class and certified mail on October 30, 2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the November 1, 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.

VIII.

The effect of the sale will be to deprive the Grantors and all those who hold by, through or under them, of all their interest in the above described property.



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.

NOTICE TO OCCUPANTS OR TENANTS

DATED: December 18, 2001.

STATE OF WASHINGTON)
) ss.
COUNTY OF WHATCOM)

DATED: December 11, 2001.

NOTARY PUBLIC for the State of
Washington
My appointment expires: 9-04-05

