

AFTER RECORDING RETURN TO:  
Altegra Credit Company  
150 Allegheny Center, IDC-24-050  
Pittsburgh, PA 15212



200203050130

Skagit County Auditor

3/5/2002 Page 1 of 2 11:49AM

Re: Altegra #1005004071/Whitehead

**TRUSTEE'S DEED**

FIRST AMERICAN TITLE CO.

666-39

The GRANTOR, Karen L. Gibbon, P.S., as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to: Altegra Credit Company, GRANTEE, that real property, situated in the County of Skagit, State of Washington, described as follows:

LOTS 1, 2 AND 3 AND THE SOUTH 1/2 OF LOT 4, EXCEPT THE NORTH 12 FEET OF SAID South 1/2 OF LOT 4, BLOCK 3, "MARTIN & BAILEYS ADDITION TO WEST MT. VERNON, SKAGIT COUNTY, WASH", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH EAST 10 FEET OF VACATED LINCOLN STREET ABUTTING THEREON. (TAX PARCEL NO. 3950-003-004-0202 (P67367))

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between Wayne S. Whitehead and Wanda L. Whitehead, husband and wife Grantors, to Land Title, Trustee, and The CIT Group/Consumer Finance, Inc., a Delaware Corporation, as Beneficiary, dated September 28, 2000, recorded September 28, 2000, as Auditor's No. 200009280078, records of Skagit County.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one (1) promissory note in the sum of \$104,963.00 with interest thereon, according to the terms thereof in favor of The CIT Group/Consumer Finance, Inc., a Delaware Corporation, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty-day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. Altegra Credit Company, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the term of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on November 27, 2001 recorded in the office of the Auditor of Skagit County, Washington a "Notice of Trustee's Sale" of said property, as No. 200111270106.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as The main entrance of the Skagit County Courthouse, 205 Kincaid Street, in the City of Mount Vernon, a public place, at 10:00 AM, and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 32nd and 28th day before the date of sale, and once between the 11th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.

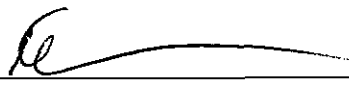
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured prior to the 10th day before the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on March 1, 2002, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of \$90,100.00.

DATED on March 1, 2002.


KAREN L. GIBBON, P.S., SUCCESSOR TRUSTEE

  
by: Karen L. Gibbon, its president

# 823  
SKAGIT COUNTY WASHINGTON  
REAL ESTATE EXCISE TAX

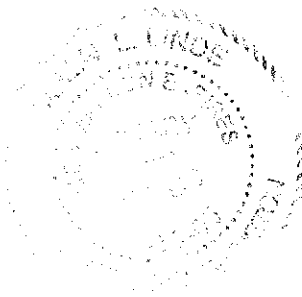
MAR 05 2002


STATE OF WASHINGTON )  
 ) ss  
COUNTY OF KING )

Amount Paid \$  
Skagit Co. Treasurer  
By  Deputy

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on March 1, 2002.



  
Karen L. Linde  
Notary Public in and for the State of Washington  
Residing at: Seattle  
My commission expires: January 19, 2005



200203050130  
Skagit County Auditor