



200204170085

Skagit County Auditor

4/17/2002 Page 1 of 6 11:53AM

**SUTTELL & SCHWEET**  
ATTORNEYS AT LAW  
2476 - 76th AVENUE S.E.  
MERCER ISLAND, WA 98040  
ATTN: AFS

LAND TITLE COMPANY OF SKAGIT COUNTY

P-99527

**NOTICE OF TRUSTEE'S SALE  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24, ET.SEQ.**

TO: Occupants of the Premises  
Rex A. Pettis  
Connie A. Pettis  
All Other Interested Parties

Terence G. Carroll, Esq.  
State of Washington  
Dept of Employment Sec.  
State of Washington  
Dept of Revenue

NOTICE IS HEREBY GIVEN that the undersigned Trustee, American Foreclosure Services, Inc., will on the **2nd day of August, 2002**, at the hour of 9:00 a.m., at (street address and location if inside a building) outside the Main Lobby of the Skagit County Courthouse, 3rd & Kincaid, City of Mt. Vernon, County of Skagit, 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:

EXHIBIT "A" ATTACHED HERETO  
ABBREVIATED LEGAL: A PTN OF SE 1/4 OF SW 1/4, 23-36-4 E.W.M.  
(TAX PARCEL NO. 360423-3-004-0502)

commonly known as 3868 Saje Lane, Sedro Woolley WA 98284, which is the subject of that certain Deed of Trust dated July 28, 1998, recorded under Auditor's File No. 9808060050, records of Skagit County, Washington, from Rex A. Pettis and Connie A. Pettis, as Grantors, to Land Title Company, as Trustee, to secure an obligation in favor of KeyBank National Association.

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 default(s) for which this foreclosure is made is/are as follows:  
(If default is for other than payment of money, set forth the particulars)  
Failure to pay when due the following amounts which are now in arrears:

<b>12 monthly payments of \$364.26 each (05/04/01 to 04/02/02):</b>	<b>\$ 4,371.15</b>
23 late charges of \$15.73 for each monthly payment not made within 10 days of its due date:	\$ 365.18
<b>TOTAL MONTHLY PAYMENTS AND LATE CHARGES:</b>	<b>\$ 4,736.33</b>

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$50,961.95**, together with interest as provided in the note or other instrument secured from the 23rd day of November, 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 the **2nd day of August, 2002**. The default(s) referred to in paragraph III must be cured by the **22nd day of July, 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 **22nd day of July, 2002**. (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the **22nd day of July, 2002** (11 days before the sale date) 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.



200204170085

Skagit County Auditor

VI

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

NAME	ADDRESS
Occupants of the Premises	3868 Saje Lane,Sedro Woolley WA 98284
Rex A. Pettis	3868 Saje Lane,Sedro Woolley WA 98284
Connie A. Pettis	3868 Saje Lane,Sedro Woolley WA 98284
Terence G. Carroll, Esq.	709 S 1st ST,Mt Vernon WA 98273

by both first class and either registered or certified mail on February 26, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 12th day of March, 2002, 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 objections 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

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 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.



200204170085

Skagit County Auditor



## DESCRIPTION:

That portion of the Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$  of Section 23, Township 36 North, Range 4 East, W.M., being more particularly described as follows:

Beginning at the Southwest corner of said Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$ , said point also being South  $89^{\circ}43'54''$  East 1,320.87 feet from the Southwest corner of said Section 23;  
thence North  $1^{\circ}21'51''$  West, along the West line of said Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$ , 390.27 feet to the true point of beginning;  
thence continue North  $1^{\circ}21'51''$  West, along said West line, 398.35 feet;  
thence South  $79^{\circ}42'34''$  East 686.05 feet;  
thence South  $10^{\circ}17'26''$  West 254.00 feet, to a point of curvature;  
thence along the arc of said curve to the left having a radius of 270.00 feet, through a central angle of  $5^{\circ}31'03''$ , an arc distance of 26.00 feet to a point that is due East from the true point of beginning;  
thence due West 616.75 feet to the true point of beginning.

TOGETHER WITH a non-exclusive easement for ingress and egress, roadway and public and private utilities, in the Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$  of Section 23, Township 36 North, Range 4 East, W.M., and also in the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  and in the Southeast  $\frac{1}{4}$  of said Northwest  $\frac{1}{4}$  of Section 26 of said Township and Range, said easement being 60 feet in width (except for a 50 foot radius cul-de-sac at the Northerly end of said 60 foot wide easement). The centerline of said 60 foot wide easement being more particularly described as follows:

Beginning at the Northwest corner of said Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 26, said point also being South  $89^{\circ}43'54''$  East 1,320.87 feet from the Northwest corner of said Section 26;  
thence South  $0^{\circ}19'53''$  East, along the West line of said Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  and along the West line of said Southeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$ , 1,329.83 feet to the North margin of the County road known as the Warner Road;  
thence North  $89^{\circ}53'45''$  East, along said North margin, 1,090.00 feet to the true point of beginning of said 60 foot wide easement;  
thence along said centerline North  $0^{\circ}06'15''$  West 68.56 feet to a point of curvature;  
thence along the arc of said curve to the right having a radius of 300 feet, through a central angle of  $11^{\circ}57'56''$ , an arc distance of 62.65 feet to a point of tangency;  
thence North  $11^{\circ}51'41''$  East 392.16 feet to a point of curvature;  
thence along the arc of said curve to the left having a radius of 150 feet, through a central angle of  $48^{\circ}54'43''$ , an arc distance of 128.05 feet to a point of tangency;

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200204170085

Skagit County Auditor

4/17/2002 Page 5 of 6 11:53AM

DESCRIPTION CONTINUED:

thence North 37°03'02" West 442.82 feet to a point of curvature;  
thence along the arc of said curve to the right having a radius of 120 feet, through a central angle of 77°45'34", an arc distance of 162.86 feet to a point of reverse curvature;  
thence along the arc of said curve to the left having a radius of 150 feet, through a central angle of 92°56'06", an arc distance of 243.30 feet to a point of tangency;  
thence North 52°13'34" West 205.63 feet to a point of curvature;  
thence along the arc of said curve to the right having a radius of 270.00 feet, through a central angle of 62°31'00", an arc distance of 294.60 feet to a point of tangency;  
thence North 10°17'26" East, 485.00 feet to the terminus of said centerline, said terminus also being the center of said 50 foot radius cul-de-sac which is to be included as a part of this easement.

Situate in the County of Skagit, State of Washington.



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