

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON, P.S.

Attn: Pamela E. Buckley
500 Galland Building
1221 Second Avenue
Seattle, WA 98101



200205280166

Skagit County Auditor

5/28/2002 Page 1 of 5 11:33AM

NOTICE OF TRUSTEE'S SALE

FIRST AMERICAN TITLE CO.

69063

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

Grantor(s):	Hillis Clark Martin & Peterson, P.S., Successor Trustee
Grantee(s):	John A. Montgomery and Bridgit M. Montgomery
Legal Description (abbreviated):	Section 29, Township 34, Range 4; Ptn. NW ¼-NW ¼, aka Lot 1, Short-Plat No. MV-10-94, records of Skagit County, Washington.
Assessor's Tax Parcel Identification No(s):	340429-0-091-0003
Reference No. of Related Documents:	9809220093

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on August 30, 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:

Tract 1, of MOUNT VERNON SHORT PLAT NO. 10-94, Approved March 31, 1995, recorded April 3, 1995, in Volume 11 of Short Plats, Pages 190 and 191, under Auditor's File No. 9504030057, Records of Skagit County, Washington, and Being A PORTION OF the Southwest ¼ of the Northwest ¼ of the Northwest ¼ of Section 29, Township 34 North, Range 4 East, W.M.;

the postal address of which is commonly known as 1520 Blackberry Lane, Mount Vernon, Washington 98273; which property is subject to that certain Deed of Trust dated September 14, 1998, and recorded on September 22, 1998, under Auditor's File No. 9809220093, records of Skagit County, Washington, from John A. Montgomery and Bridgit M. Montgomery, husband and wife, as Grantor, to First American Title Company of Skagit County, a California corporation, as Trustee, to secure an obligation in favor of Continental Savings Bank, a Washington state chartered savings bank, as Beneficiary.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on May 30, 2000, under Auditor's No. 200005300032, 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:

4 Monthly Payments of \$961.98, due on March 1, 2001, through June 1, 2001: \$3,847.92

4 Late Charges of \$31.45 each, due on each monthly payment not paid within 15 days of its due date, for monthly payments due on March 1, 2001, through June 1, 2001: \$125.80

11 Monthly Payments of \$1,006.63, due on July 1, 2001, through May 1, 2002: \$11,072.93

11 Late Charges of \$31.45 each, due on each monthly payment not paid within 15 days of its due date, for monthly payments due on July 1, 2001, through May 1, 2002: \$345.95

Advances by Lender:

Attorneys Fees and Costs for Related Bankruptcy Action: \$751.68

Unapplied Funds to be Credited towards the Account: (\$726.88)

Notice of Trustee's Sal



200205280166
Skagit County Auditor

5/28/2002 Page 2 of 5 11:33AM

Page 2

TOTAL MONTHLY PAYMENTS,
LATE CHARGES, AND OTHER AMOUNTS IN
ARREARS:

\$15,417.40

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$112,525.78, together with interest as provided in the Note or other instrument secured from February 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 August 30, 2002. The defaults referred to in paragraph III must be cured by August 19, 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 August 19, 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 any time after August 19, 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:

John A. Montgomery
1520 Blackberry Lane
Mount Vernon, WA 98273

Bridgit M. Montgomery
1520 Blackberry Lane
Mount Vernon, WA 98273

John A. and Bridgit M. Montgomery,
c/o Marilyn J. Allen
306B Pine
Mount Vernon, WA 98273

K. Michael Fitzgerald, Ch. 13 Trustee
2200 One Union Square
600 University Street
Seattle, WA 98101

by both first class and certified mail on April 18, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 23, 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.

Notice of Trustee's Sale

Page 3



200205280166
Skagit County Auditor

5/28/2002 Page 3 of 5 11:33AM

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 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.

XI.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 24th day of May, 2002.

TRUSTEE:

HILLIS CLARK
MARTIN & PETERSON, P.S.

By

Joseph M. Ahern

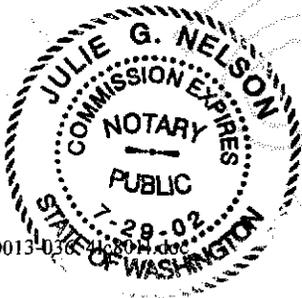
500 Galland Building
1221 Second Avenue
Seattle, Washington 98101-2925
Telephone: (206) 623-1745



STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me Joseph M. Ahern, to me known to be a representative of Hillis Clark Martin & Peterson, P.S., the professional service 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 he was authorized to execute the said instrument.

SUBSCRIBED AND SWORN to before me this 24th day of May, 2002.



Julie G. Nelson
Name Julie G. Nelson
NOTARY PUBLIC in and for the State of
Washington residing at Lynnwood
My appointment expires 7-29-02

#214280 40013-036

Notice of Trustee's Sale



200205280166
Skagit County Auditor

5/28/2002 Page 5 of 5 11:33AM