


AFTER RECORDING RETURN TO:

Name William R. Allen  
Address 504 East Fairhaven, Suite 201  
City, State, Zip Burlington, WA 98233

  
200206040072  
Skagit County Auditor  
6/4/2002 Page 1 of 5 1:17PM

Abbrev. Leg. Lot 1, Skagit County Short Plat No. PL 00-0344, AFN 200108270154  
Ptn of SE ¼ of Sec 12, T35N, R4E  
Tax Parcel No. 350412-0-009-0002/ P36234  
Grantor: Allen, William  
Grantee: Binschus, John  
Reference No. 9809140155

**NOTICE OF TRUSTEE'S SALE**  
**Pursuant to Chapter 61.24**  
**of the Revised Code of Washington**

**I.**

NOTICE IS HEREBY GIVEN that William R. Allen, Successor Trustee, will on September 13, 2002, at the hour of 10:00 o'clock A.M. on the steps of the main entrance to the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, described as follows:

Lot 1, Skagit County Short Plat No. PL00-0344, as approved August 27, 2001, and recorded August 27, 2001, under Auditor's File No. 200108270154; Being a portion of the Southeast Quarter of Section 12, Township 35 North, Range 4 East of the Willamette Meridian.

Situate in Skagit County, Washington.

(commonly known as 7785 Fredricksson Road, Sedro-Woolley, WA 98284),

which is subject to that certain Deed of Trust, dated September 11, 1998, recorded September 14, 1998, under Auditor's File Number 9809140155, records of Skagit County, Washington, from John W. Binschus, a single man, as Grantor(s), to Island Title Company, as Trustee, to secure an obligation in favor of Skagit State Bank, as

Beneficiary.

**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 which are now in arrears:

Principal payment due February 27, 2002	\$ 226,160.13
Accrued interest (6.25%) to June 4, 2002	8,023.10
Late Charges, \$100/mo, February-March, 2002	300.00
Real property taxes due, not including any penalty and interest due for 2002:	<u>724.55</u>
Sub-Total of amount in arrears:	\$ 235,207.78

*Trustee's estimated fees and costs:*

Title report for foreclosure purposes (estimated)	\$ 950.00
Service/posting, postage & recording fees (estimated)	100.00
Trustee's fees and costs (estimated)	<u>1,000.00</u>
Sub-Total of amount of charges, costs & fees:	\$ 2,050.00

Failure to pay real property taxes and provide proof of insurance coverage. For the real property taxes, you must provide proof of payment to Skagit County.

You must provide proof of adequate fire and casualty insurance on any improvements, as evidenced by a certificate of insurance.

**IV.**

The sum owing on the obligation secured by the Deed of Trust is :

Principal \$226,160.13, together with interest as provided in the note or other instrument secured, 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 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 September 13, 2002. The defaults referred to in Paragraph III must be cured by September 2, 2002 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before September 2, 2002 (11 days before the sale), the defaults as set forth in Paragraph III are cured and the Trustee's costs and fees are paid. The sale may be terminated any time after September 2, 2002 (11 days before the sale) and before the sale by the Borrower or 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 BINSCHUS  
925 EAST DUNLOP AVE  
SEDRO-WOOLLEY WA 98284

JOHN BINSCHUS  
7785 FREDRICKSON RD  
SEDRO-WOOLLEY WA 98284

by both first class and certified mail on May 3, 2002, proof of which is in the possession of Trustee; and the Borrower and Grantor were personally served on May 4, 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 proof of such notice 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 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 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.

This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

Dated this 4th day of June 2002.



William R. Allen, Successor Trustee  
504 East Fairhaven, Suite 201  
Burlington, WA 98233

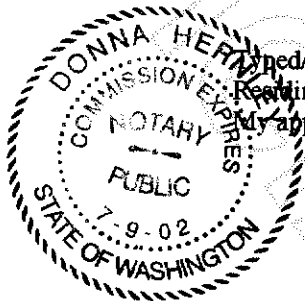
Phone (360) 755-2264  
FAX (360) 755-9029

STATE OF WASHINGTON     )  
  ) ss  
COUNTY OF SKAGIT        )

I certify that I know or have satisfactory evidence that William R. Allen is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in this instrument.

Dated June 4, 2002.

*Donna Hernley*



Typed/printed notary name Donna Hernley  
Residing at Anacortes  
My appointment expires July 9, 2002