

When recorded return to:

Michael A. Winslow
411 Main Street
Mount Vernon, Washington 98273



200207190122
Skagit County Auditor

7/19/2002 Page 1 of 5 2:00PM

Notice of Trustee's Sale

Grantors: Michael A. Winslow, Successor Trustee

Grantees: Terri L. Potter, Grantors under the Deed of Trust

Legal Description:

Section 23, Township 35, Range 4; Ptn. SW 1/4

(Full Legal Description attached as Exhibit A and incorporated by this reference)

Assessor's Property Tax

Parcel or Account No.: P37311; 350423-3-004-0008

Reference Nos of Documents

Assigned or Released 200111010003

NOTICE OF TRUSTEE'S SALE
PURSUANT TO RCW 61.24, ET SEQ.

TO: Terri L. Potter
22372 Cook Road
Sedro-Woolley, WA 98284

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on October 25, 2002, at the hour of 10:00 a.m. on the first floor of the Skagit County Courthouse, 205 Kincaid St., Mount Vernon, Skagit County, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington, to wit:

Section 23, Township 35, Range 4; Ptn. SW 1/4
(Full legal description attached as Exhibit A and incorporated by this reference)

commonly known as 22372 Cook Road, Sedro-Woolley, WA 98284, which is subject to that certain Deed of Trust dated September 14, 2001, recorded under Auditor's File No. 200109240164 on September 24, 2001, and rerecorded under Auditor File No. 200111010003 on November 1, 2001 records of Skagit County, Washington, from Terri L. Potter, as Grantor, to Land Title Company, as Trustee, to secure an obligation in favor of Wilbert A. Wilson and Irene M.F. Wright, husband and wife, as Beneficiaries.

2. No action commenced by the Beneficiaries of the Deed of Trust or the Beneficiaries' 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.

3. The defaults for which this foreclosure is made are as follows:

a. non-monetary defaults: Failure to provide proof of insurance, listing Lenders as "Insured Mortgagees," in accordance with Paragraph 3 of the Deed of Trust.

b. Failure to pay when due the following amounts which are now in arrears:

Monthly payment: nine monthly
payments of \$354.21 each
from November 2001 through July 2002

\$3,187.89

Late Charges:

Nine late charges of
\$25.00 for each monthly
payment not made within 7
days of its due date.

\$225.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$3,412.89



200207190122
Skagit County Auditor

4. The principal sum owing on the obligation secured by the Deed of Trust is \$37,645.79, together with interest as provided in the note or other instrument secured from September 24, 2001 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.
5. The above described real property will be sold to satisfy the expense of sale and 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 October 25, 2002. The defaults referred to in Paragraph 3 must be cured by October 14, 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 October 14, 2002, the defaults as set forth in paragraph 3 are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 14, 2002, 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.
6. A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor or the Grantor's successor in interest at the following address:

Terri L. Potter
22372 Cook Road
Sedro-Woolley, WA 98284

- by both first class and certified mail on June 7, 2002, proof of which is in the possession of the Trustee; and the Borrower and the Grantor or the Grantor's successor in interest was personally served on June 10, 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 1 above, and the Trustee has possession of proof of such service or posting.
7. 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.
 8. 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.
 9. 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

10. 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



200207190122

Skagit County Auditor

summary proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

11. The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues or other information about the real property being foreclosed must obtain all such information independently.

FAIR DEBT COLLECTION PRACTICE ACT NOTICE

Any information obtained from the debtor will be used for the purpose of collecting the debt.

DATED: July 19th, 2002.

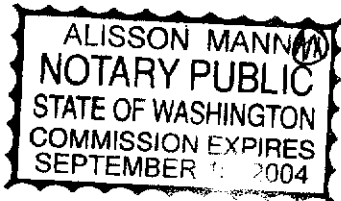


Michael A. Winslow, Successor Trustee
Attorney at Law
411 Main Street
Mount Vernon, WA 98273

State of Washington)
)ss
County of Skagit)

I certify that I know or have satisfactory evidence that Michael A. Winslow, 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 in the instrument.

Dated: July 19th, 2002.




ALISSON MANN, Notary Public
My appointment expires 09/19/2004



200207190122
Skagit County Auditor

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

The East 1/4 of the West 1/2 of the Northeast 1/4 of the Southwest 1/4, Section 23, Township 35 North, Range 4 East, W.M., EXCEPT State Highway right-of-way, AND EXCEPT that portion thereof, if any, lying within the East 660 feet of said Northeast 1/4 of the Southwest 1/4, AND EXCEPT the North 5 feet thereof as conveyed to Skagit County by instrument recorded July 18, 1972 under Auditor's File No. 771240, AND ALSO EXCEPT that portion thereof as conveyed to Skagit County and the Sedro Woolley Sub Flood Control Zone, by instrument recorded July 18, 1972 under Auditor's File No. 771241, said tract of land being more particularly described as follows:

A tract of land being 25 feet in width and lying on the West side adjacent to and parallel with the following described line:

Beginning at a point on the North line of the Southwest 1/4 of said Section 23, 462.44 feet West of the Northeast corner thereof; thence South 29 degrees 40'55" West 209.22 feet to the P. C. of a 15 degree curve to the left, said P. C. also being the true point of beginning; thence following said 15 degree curve to the left, 197.67 feet to the P. T. of said 15 degree curve; said P. T. also being a point on the East line of the above described subdivision; thence South 0 degrees 01'57" West along said East line 822.0 feet, more or less, to a point on the South line of the Northeast 1/4 of the Southwest 1/4 of said Section 23.

ALSO EXCEPT that portion conveyed to County of Skagit, State of Washington, by that instrument recorded September 23, 1999 under Skagit County Auditor's File No. 199909230054.

EXHIBIT

A



200207190122

Skagit County Auditor