

AFTER RECORDING RETURN TO:

Roger W. Jones, Jr.  
1201 Third Ave., Ste. 3400  
Seattle, WA 98101-3034



200210230047  
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

File No.: 1369.499

Grantor: Roger W. Jones, Jr.

Grantee: Public/Richmond

Legal Descrip.: Sec 6, T35, R11; ptn NW $\frac{1}{4}$ , aka Tract 12, SP #  
510-80

Parcel No.: 351106-0-005-1102

1. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee will on January 24, 2003, at the hour of 9:30 a.m., on front steps inside the main entrance of the Skagit County Courthouse, 205 W. Kincaid, Mt. Vernon, 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:

Tract 12 of Skagit County Short Plat No. 510-80, as approved 10/16/80 and recorded 10/20/80 in Vol. 4 of Short Plats, pp. 190-91, under AFN 8010200036; being a portion of the West  $\frac{1}{2}$  of Section 6, T35N, R11E, W.M.,

(commonly known as 6248 Emerald Ln., Marblemount, Washington), which is subject to that certain Deed of Trust dated June 20, 1998, recorded June 23, 1998 under Recording No. 9806230106, records of Skagit County, Washington, from Scott E. & Beverly Richmond, as Grantor (s), to secure an obligation in favor of Associates Financial Services of America, as Beneficiary.

2. 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 Grantor(s)' or Borrower(s)' default on

the obligation secured by the Deed of Trust.

3. The default(s) for which this foreclosure is made is/are failure to make the monthly payment due March 5, 2002, and all monthly payments due thereafter, plus such other sums as indicated and are now in arrears, to wit:

Total monthly payments in arrears      \$ 12,552.50

Total amount in arrears      \$ 12,552.50

Further default is delinquent real property taxes from 2000.  
4. The sum owing on the obligation secured by the Deed of Trust is: Principal \$ 195,516.49 together with interest as provided in the note/other instrument secured, from the date one month preceding the date set forth in paragraph 3, advances, and such other costs and fees as are due under the note/other obligation secured, and as are provided by statute.

5. 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 date set forth in paragraph 1. The default(s) referred to in paragraph 3, together with any subsequent monthly payments, late charges, advances and costs and fees hereafter due, must be cured by January 13, 2003, (11 days before the sale date), to cause a discontinuance of the sale and termination of the foreclosure. The sale may be terminated at any time after the date set forth above, and before the sale, only by payment by the Grantor/Borrower/any Guarantor, or the holder of any recorded junior lien or encumbrance, of 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 Successor Trustee to the Grantor and Borrower to the common address set forth immediately below the legal description in paragraph 1, and to \_\_\_\_\_ by both first class and certified mail on September 18, 2002, and on September 21, 2002, the notice of default was posted in a conspicuous place on the real property described, or the Grantor/Borrower were personally served therewith; and the Successor Trustee has in his possession proof of mailing and posting.

7. The Successor 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(s) and



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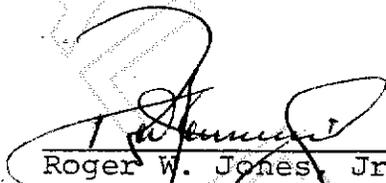
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all those who hold by, through or under the Grantor(s) of all their interest in the above-described property.

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.

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 of 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, RCW 59.12.

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



Roger W. Jones, Jr., Successor Trustee  
1201 Third Ave., Ste. 3400  
Seattle, WA 98101  
(206) 326-5709

STATE OF WASHINGTON )  
  )  
COUNTY OF KING        )

I certify that I know that Roger W. Jones, Jr. 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: October 21, 2002.

  
\_\_\_\_\_  
Linda J. Blanchard, Notary Public  
My appointment expires: 12/17/02



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