

When Recorded Return to:

**HILLIS CLARK MARTIN & PETERSON, P.S.**  
Attn: Denise A. Ruiz  
500 Galland Building  
1221 Second Avenue  
Seattle, WA 98101



200210230065  
Skagit County Auditor

10/23/2002 Page 1 of 5 11:13AM

**NOTICE OF TRUSTEE'S SALE** FIRST AMERICAN TITLE CO.  
76818

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

<b>Grantor(s):</b>	Hillis Clark Martin & Peterson, P.S., Successor Trustee
<b>Grantee(s):</b>	Terri Ann Webster and Gerald F. Erichsen
<b>Legal Description</b> (abbreviated):	Portion Lot 29, LITTLE MOUNTAIN ADDITION #2, situate in the County of Skagit, State of Washington.
<b>Assessor's Tax Parcel Identification No(s):</b>	4601-000-029-0008-P103001
<b>Reference No. of Related Documents:</b>	9510050080

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on January 31, 2003, 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:

Lot 29, LITTLE MOUNTAIN ADDITION - DIVISION II, according to the plat there of recorded in Volume 15 of Plats, Pages 81 through 83, records of Skagit County, Washington. EXCEPT the Southeasterly 6 feet as conveyed to Leroy D. Tingey and Patricia R. Tingey, by Quit Claim Deed recorded August 25, 1995, under Auditor's File No. 9508250099, records of Skagit County, Washington;

the postal address of which is commonly known as 1718 South 30th Street, Mount Vernon, Washington 98273; which property is subject to that certain Deed of Trust dated October 5, 1995, and recorded on October 5, 1995, under Auditor's File No. 9510050080, records of Skagit County, Washington, from Terri Ann Webster and Gerald F. Erichsen, wife and husband, as Grantor, to Island Title Company, as Trustee, to secure an obligation in favor of Washington Federal Savings, as Beneficiary.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on October 11, 2002, under Auditor's No. 200210110031, 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:

1 Monthly Payment of \$1,114.00, due on May 1, 2002:	\$1,114.00
1 Late Charge of \$47.95, due on each monthly payment not paid within 16 days of its due date, for monthly payment due on May 1, 2002:	\$47.95
5 Monthly Payments of \$1,145.00, due on June 1, 2002, through October 1, 2002:	\$5,725.00
5 Late Charges of \$47.95 each, due on each monthly payment not paid within 16 days of its due date, for monthly payments due on June 1, 2002, through October 1, 2002:	\$239.75
Advances by Lender:	
Inspection Fee:	\$25.00

Notice of Trustee's Sale



200210230065  
Skagit County Auditor

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

\$7,151.70

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$119,574.83, together with interest as provided in the Note or other instrument secured from April 1, 2002, 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 January 31, 2003. The defaults referred to in paragraph III must be cured by January 20, 2003 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before January 20, 2003 (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 January 20, 2003 (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:

Terri Ann Webster  
1718 South 30th Street  
Mount Vernon, WA 98273

Gerald F. Erichsen  
1718 South 30th Street  
Mount Vernon, WA 98273


by both first class and certified mail on September 16, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 20, 2002, with said written Notice of Default or the written notice of default 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.

Notice of Trustee's Sale

Page 3

  
200210230065  
Skagit County Auditor  
10/23/2002 Page 3 of 5 11:13AM

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.

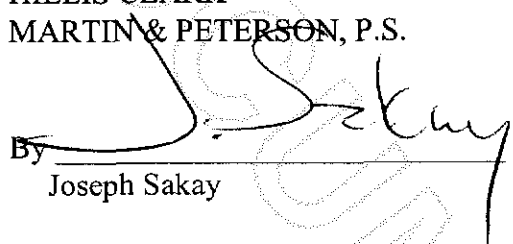
XI.

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

DATED this 21<sup>st</sup> day of October, 2002.

TRUSTEE:

HILLIS CLARK  
MARTIN & PETERSON, P.S.

By   
Joseph Sakay

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

Notice of Trustee's Sale



200210230065

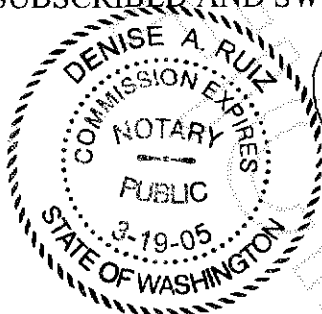
Skagit County Auditor

10/23/2002 Page 4 of 5 11:13AM

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

On this day personally appeared before me Joseph Sakay, 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 21<sup>st</sup> day of October, 2002.



Denise A. Ruiz  
Name Denise A. Ruiz  
NOTARY PUBLIC in and for the State of  
Washington residing at Edmonds.  
My appointment expires 3-19-05.

#227587 15419-463 4v1v011.doc 10/21/2002

Notice of Trustee's Sale

  
200210230065  
Skagit County Auditor  
10/23/2002 Page 5 of 5 11:13AM