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After Recording, Return to: Vonnie Nave Northwest Trustee Services, LLC P.O. Box 4143 Bellevue, WA 98009-4143



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File No. 7129.20093/Taylor, George S.

Grantors:

Northwest Trustee Services, LLC

Eastern Savings Bank, fsb

Grantee:

Taylor, George S.

Notice of Trustee's Sale FIRST AMERICAN TITLE CO.
Pursuant to the Revised Code of Washington 61.24, et seq. 72280

I.

On May 16, 2003, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 350717-2-007-0600 (P113595)

Lot C of Short Plat No. 96-029, approved October 26, 1998, recorded October 27, 1998 in Book 13 of Short Plats, Page 177, under Auditor's File No. 9810270124, records of Skagit County, Washington, and being a portion of the Southeast 1/4 of the Northwest 1/4 of Section 17, Township 35 North, Range 7 East, W.M. Together with a non-exclusive easement for utilities over, under and across the Easterly 10 feet of Lot D of said Short Plat No. 96-029. Situate in the County of Skagit, State of Washington.

Commonly known as: 8356 Pinelli Road

Sedro Woolley, WA 98284-9154

which is subject to that certain Deed of Trust dated 06/30/01, recorded on 07/05/01, under Auditor's File No. 200107050177, records of Skagit County, Washington, from George S. Taylor, a single person, as Grantor, to Land Title Skagit, as Trustee, to secure an obligation in favor of Golf Savings Bank, a Washington Stock Savings Bank, as Beneficiary, the beneficial interest in which was assigned by Golf Savings Bank to Eastern Savings Bank, FSB, under an Assignment/Successive Assignments recorded under Auditor's File No. 200211250131.

Π.

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.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

| Amount due to reinstate by | |
|----------------------------|--|
| 02/04/03 | |

| A. Monthly Payments | | \$15,155.28 |
|-----------------------|--------------------|-------------|
| B. Late Charges | | \$562.90 |
| C. Advances | | \$0.00 |
| D. Other Arrears | | \$40.00 |
| Total Arrearage | <u>\$15,758.18</u> | |
| E. Trustee's Expenses | | |
| (Itemization) | | |
| Trustee's Fee | | \$675.00 |
| Attorneys' Fees | \$ | \$0.00 |
| Title Report | | \$645.72 |
| Process Service | | \$100.00 |
| Statutory Mailings | 77 | \$30.00 |
| Recording Fees | | \$30.00 |
| Publication | | \$0.00 |
| Other | | \$0.00 |
| Total Costs | <u>\$1,480.72</u> | |
| | | |
| Total Amount Due: | | \$17,238.90 |

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard

Waste

Unauthorized sale of property (Due on Sale)

ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Cease and desist from committing waste, repair all damage to property and

maintain property as required in Deed of Trust

Revert title to permitted vestee



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The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$147,028.42, together with interest as provided in the note or other instrument secured from 12/01/01, 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 May 16, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 05/05/03 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 05/05/03 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 05/05/03 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

George S. Taylor 8356 Pinelli Road Sedro Woolley, WA 98284-9154 Jane Doe Taylor, spouse of George S. Taylor 8356 Pinelli Road Sedro Woolley, WA 98284-9154

by both first class and either certified mail, return receipt requested, or registered mail on 12/30/02, proof of which is in the possession of the Trustee; and on 12/31/02 Grantor and Borrower were personally served with said written notice of default <u>or</u> the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.

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.

Χ.

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 proceeds | ings under the unlawful | detainer act, Chapter 59.12 RCW. | |
|--|---|--|--------|
| DATED: February 4, 2003 | | By MMM Miller Authorized Signature P.O. BOX 4143 Bellevue, WA 98009-4143 Contact: Vonnie Nave (425) 586-1900 | e P |
| STATE OF WASHINGTON |)) ss. | | |
| COUNTY OF KING | ·) < | | |
| before me, and said person ackn authorized to execute the instrur President of <u>Northwest Trustee</u> | nowledged that (he/she) sign ment and acknowledged (he <u>Services, LLC</u> to be the fre | minus Miblac is the person who appeare ned this instrument, on oath stated that (he she) we she as the Associate Member / Assistant Vice ee and voluntary act of such party for the uses and | vas |
| purposes mentioned in the instru | iment. | | |
| Dated: | 3 | | |
| FULLA S. PRE STATE OF WASHINGT WOTATH TOWARDS 4- | NOT Was | TARY PUBLIC in and for the State of shington, residing at PLATEN commission expires 4.77 06 | - · |
| Description of the second of t | | | - 8 |

NORTHWEST TRUSTEE SERVICES, LLC P.O. BOX 4143 BELLEVUE, WA 98009-4143 PHONE (425) 586-1900 FAX (425) 586-1997

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File No: 7129.20093

Client: Eastern Savings Bank, fsb

Borrower: Taylor, George S.

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

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