

AFTER RECORDING RETURN TO:
National City Home Loan Services, Inc.
150 Allegheny Center, IDC-24-050
Pittsburgh, PA 15212



200306160284
Skagit County Auditor

6/16/2003 Page 1 of 2 1:36PM

Re: National #1004041969/Jones

TRUSTEE'S DEED

FIRST AMERICAN TITLE CO.

69118

The GRANTOR, Karen L. Gibbon, P.S., as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to: National City Home Loan Services, Inc. fka Altegra Credit Company, GRANTEE, that real property, situated in the County of Skagit, State of Washington, described as follows:

LOT 4, TOGETHER WITH THE WEST 20 FEET OF LOT 3, "PLAT OF STITTWOOD DIV. NO. 1", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 11 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. (TAX PARCEL NO. 4343-000-004-0004)

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between John T. Jones, a married man, as his sole and separate property Grantors, to Island Title Company, Trustee, and First Franklin Financial Corporation, as Beneficiary, dated April 24, 2001, recorded May 9, 2001, as Auditor's No. 200105090099, records of Skagit County.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one (1) promissory note in the sum of \$428,000.00 with interest thereon, according to the terms thereof in favor of First Franklin Financial Corporation, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty-day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. Altegra Credit Company nka National City Home Loan Services, Inc., being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the term of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on January 24, 2003 recorded in the office of the Auditor of Skagit County, Washington a "Notice of Trustee's Sale" of said property, as No. 200301240112.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as The main entrance of the Skagit County Courthouse, 205 Kincaid Street, in the City of Mount Vernon, a public place, at 10:00 AM, and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 32nd and 28th day before the date of sale, and once between the 11th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.
9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given as provided in Chapter 61.24 RCW.

