

AFTER RECORDING RETURN TO:

Michael Siderius  
SIDERIUS LONERGAN & MARTIN, LLP  
500 Union Street, Suite 847  
Seattle, WA 98101



200306260141  
Skagit County Auditor

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**NOTICE OF TRUSTEE'S SALE**

**Grantor:** 1) Siderius, Michael  
 Additional on page \_\_\_\_\_

**Grantee:** 1) The Public  
 2) Glenn Hoerschgen  
 Additional on page \_\_\_\_\_

**Legal Description (abbreviated):** Lot 2, Short Plat No. 9-90, Section 12, T35N, R4E  
 Additional on: \_\_\_\_\_

**Assessor's Tax Parcel ID #:** 350412-3-002-0210

**Reference Nos. of Documents Released or Assigned:** 9812110101

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 26th day of September, 2003, at the hour of 10:00 a.m. at the main entrance of the Skagit County Courthouse, 205 W Kincaid Street, Mount 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, to wit:

LOT 2, SHORT PLAT NO. 9-90, APPROVED APRIL 2, 1990, RECORDED APRIL 3, 1990 IN BOOK 9 OF SHORT PLATS, PAGE 218, UNDER AUDITOR'S FILE NO. 9004030002 AND BEING A PORTION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M. and which Deed of Trust has been recorded in the following Counties under the following recording numbers: Skagit County - 9812110101

which is subject to that certain Deed of Trust dated December 8, 1998, recorded December 11, 1998, under Auditor's No. 9812110101, records of Skagit County, Washington, from GLENN HOERSCHGEN, Grantor, to MICHAEL SIDERIUS, as Successor Trustee, to secure an obligation in favor of ASSOCIATES HOUSING FINANCE, LLC, Beneficiary.

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 is/are as follows:

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

Delinquent payments from December 2002, in the sum of \$1,099.19 per month through June 27, 2003, for a total delinquent balance of \$6,847.17, plus interest, late charges, and attorneys fees.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal, \$131,830.74, together with interest as provided in the Note or other instrument secured from the 13th day of December, 2002; and such other costs and fees as are due under the Note or other instruments 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. This sale will be made without warranty, express or implied, regarding title, possession or encumbrances on the 26th day of September, 2003. The default(s) referred to in paragraph III must be cured by the 15th day of September, 2003 (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 the 15th day of September, 2003 (11 days before the sale date), the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 15th day of September, 2003 (11 days before the sale date), and before the sale by the Borrower, Grantor 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 address: 23144 Union Square Road, Sedro Woolley, Washington 98284 by both first class and certified mail on the 8th day of May, 2003, proof of which is in the possession of the Trustee and the Borrower and Grantor were personally served on the 12th day of May, 2003 with said written notice of default or the written notice of default was posted in a conspicuous place on the premises on the 12th day of May, 2003, and the Trustee has possession of such proof of 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.

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.



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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 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, Chapter 59.12 RCW.

DATED this 25 day of June, 2003.



Michael Siderius, Successor Trustee  
500 Union Street, Suite 847  
Seattle, WA 98101  
Tel. 206/624-2800 - Fax: 206/624-2805

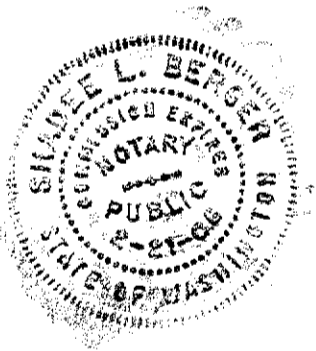
STATE OF WASHINGTON )  
  )  
COUNTY OF KING        )

On this day personally appeared before me MICHAEL SIDERIUS, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 25<sup>th</sup> day of June, 2003.



Shadee Berger  
Notary Public for the State of  
Washington residing at: Seattle  
My commission expires: 2/21/03



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