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AFTER RECORDING RETURN TO:
Law Offices of Karen L. Gibbon, P.S.
6317 Phinney Avenue North
Seattle, WA 98103



200307010135
Skagit County Auditor

7/1/2003 Page 1 of 4 1:46PM

NOTICE OF TRUSTEE'S SALE

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

FIRST AMERICAN TITLE CO.

TO: Donald G. Peterson Occupants
Virginia L. Battle Peterson Milo M. Sligar
Terri Sligar

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on October 3, 2003, at the hour of 10:00 AM, at The main entrance of the Skagit County Courthouse, 205 Kincaid Street, in the City of Mount Vernon, State of 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:

Section 14, Township 34, Range 3, Portion East 1/2-NE 1/4 Additional Legal Attached as EXHIBIT "A" (TAX PARCEL NO. 340313-0-034-0001)

(commonly known as 16756 State Route 536, Mt. Vernon, WA 98273), which is subject to that certain Deed of Trust, dated December 7, 1999, recorded December 17, 1999, under Auditor's File No. 199912170083 records of Skagit County, Washington, from Donald G. Peterson and Virginia L. Battle Peterson, husband and wife, as Grantors, to Chicago Title Insurance Company, as Trustee, to secure an obligation in favor of First Franklin Financial Corporation, as Beneficiary, the beneficial interest in which has been assigned to National City Home Loan Services, Inc. fka Altegra Credit Company, under Skagit County Auditor's File No. 200110120096.

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 Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:

Monthly payments:

4 monthly payments(s) at \$1,093.61,
(March 1, 2003 - June 1, 2003):

\$4,374.44

Late charges:

1 late charge at \$54.68 for each monthly payment not made within 15 days of its due date:

\$54.68

Accrued late charges

\$218.72

Less suspense or rents received:

\$0.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$4,647.84

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$123,741.23, together with interest as provided in the note or other instrument secured from February 1, 2003 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on October 3, 2003. The defaults referred to in paragraph III must be cured by September 22, 2003 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before September 22, 2003 (11 days before the sale) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after September 22, 2003 (11 days before the sale date), and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest 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 or Grantor at the following addresses:

Donald G. Peterson
Virginia L. Battle Peterson

Both At:

16756 State Route 536
Mt. Vernon, WA 98273

by both first class and certified mail on May 28, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 31, 2003, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 objections to this 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 R.C.W. 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 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.

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EXHIBIT "A"

That portion of the East Half of the Northeast Quarter of Section 14, Township 34 North, Range 3 East of the Willamette Meridian, described as follows:

Beginning at a point on the South line of Highway No. 1 a distance of 168.10 feet Southeasterly from its intersection with the West line of said subdivision;
thence Southerly along the South line of said highway a distance of 75 feet;
thence South $38^{\circ}53'$ West a distance of 305.48 feet;
thence North along the West line of said subdivision a distance of 113.37 feet;
thence North $37^{\circ}53'$ East a distance of 216.06 feet to the point of beginning.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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