



200311190075

Skagit County Auditor

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When Recorded Return To:

**Kathleen Kim Coghlan
Keller Rohrback, LLP
1201 Third Avenue
Suite 3200
Seattle, WA 98101**

FIRST AMERICAN TITLE CO.

76372

NOTICE OF TRUSTEE'S SALE

(Pursuant to RCW 61.24.040(1)(f) and .040(9), Revised Effective June 11, 1998)

KATHLEEN KIM COGHAN
KELLER ROHRBACK LLP

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on February 20, 2004 at 10 a.m. at the main entrance of the Skagit County Superior Court at 205 W. Kincaid St., Mount Vernon, WA 98273-4225 sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington:

Lots 20 and 21, Block 12, Seattle Syndicate's first addition to the City of Anacortes, according to the Plat thereof recorded in Volume 1 of Plats, page 25, records of Skagit County, Washington; together with that portion of the vacated West 10 feet of "S" Avenue adjoining on the East that has reverted to said premises by operation of law;

Situated in Skagit County, Washington

which is more commonly known as 3810 S Avenue, Anacortes, WA 98221-3645
Tax parcel No. 38130120210001 P58865,

which is subject to that certain Deed of Trust dated October 3, 1992 recorded on October 9, 1992 under Auditor's File No. 9210090103 records of Skagit County, Washington, from Ronald R. Rounds and Kathleen K. Rounds, husband and wife, as Grantor(s), to Island Title Company, as Trustee, to secure an obligation in favor of Pacific Northwest Bank, fka InterWest Savings Bank, a Washington Corporation, as 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 are as follows:

1. failure to pay before the delinquent all lawful taxes and assessments;
2. failure to keep the property free and clear of all other charges, liens or encumbrances;
3. failure to insure property;
4. failure to pay the following amounts which are now in arrears:

Failure to pay monthly payments of:

July 2003	\$971.88
August 2003	\$971.88
September 2003	\$971.88
October 2003	\$971.88
November 2003	\$953.26

\$4,840.78

Late Charges of:

Jan – Apr 2001 @ 61.13/mo.	\$244.52
Oct 2001 @ 59.99/mo.	\$ 59.99
Nov 2001 @ 57.16/mo.	\$ 57.16
Sep – Oct 2002 @ 53.03/ mo.	\$106.06
Nov – Dec 2002 @ 50.52/mo.	\$101.04
Jan – Apr 2003 @ 50.52/mo.	\$202.08
May – Oct 2003 @ 48.59/mo	\$291.54
November 2003 @ 47.67/mo.	\$ 47.67

\$1,110.06

Property Inspection

\$ 230.00

Appraisal

\$ 300.00

Total amount in arrears as of November 17, 2003

(Exclusive of other charges, fees and costs).

\$6,480.84

* PLUS all accrued interest, late charges and tax reserves on the unpaid principal balance after November 17, 2003.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$ 131,968.34 together with interest as provided in the note or other instrument secured from June 1, 2003 and described above, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.



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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 February 20, 2004. The defaults referred to in paragraph III must be cured by February 9, 2004 (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 February 9, 2004 (11 days before the sale date), the defaults 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 February 9, 2004 (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 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:

Occupant
3810 S Avenue
Anacortes, WA 98221-3645

Ronald R. Rounds
904 Pond Dr.
Eastover, SC 29044-9507

Kathleen K. Rounds
3810 S Avenue
Anacortes, WA 98221-3645

Ronald R. Rounds
515 Poplar Ln
Mount Vernon, WA 98273-5519

Ronald R. Rounds
3810 S Avenue
Anacortes, WA 98221-3645

Ronald R. Rounds
PO Box 5000
Coupeville, WA 98239-5000

by both first class and either certified or registered mail on October 6, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in paragraph I, above, on October 17, 2003 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.

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.



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