


Filed for Record at Request of:

Anderson Hunter Law Firm  
2707 Colby Avenue, Suite 1001  
P.O. Box 5397  
Everett, Washington 98206  
ATTN: Cheryl L. Abel

  
200312050121  
Skagit County Auditor  
12/5/2003 Page 1 of 4 11:55AM

LAND TITLE COMPANY OF SKAGIT COUNTY  
110057-P

### NOTICE OF TRUSTEE'S SALE

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee, PATRICK F. HUSSEY, and/of ANDERSON HUNTER LAW FIRM, P.S., will on **Friday, March 12, 2004** at the hour of 9:30 a.m. at the main entrance to 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 property, situated in the County of Skagit, State of Washington, to-wit:

Lots 17, 18, 19 and 20, Block 10, Plat of the Southern Addition to Mt Vernon, as per plat recorded in Volume 2 of Plats, Page 110, records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington.

Assessor's Tax Parcel ID No(s). 3758-010-020-0003 (P54334).

The postal address of which is: 1305 Virginia Street, Mount Vernon, Washington 98273.

which is subject to that certain Deed of Trust dated September 27, 1999, recorded October 1, 1999, under Auditor's File No. 1999010010113, records of Skagit County, Washington, from JOSEPH C. KRIVANEK and MONICA J. KRIVANEK, husband and wife, as Grantor, to EVERGREEN TITLE COMPANY, as Trustee, to secure an obligation in favor of CASCADE BANK, as Beneficiary.

2. 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.

3. The default(s) for which this foreclosure is made is/are as follows:

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

**Monthly payments:**

5 monthly payments at \$1,864.00 each, due for months  
August, 2003 through December, 2003 \$9,320.00

**Late Charges:**

11 late charges for each monthly payment not made  
within 15 days of its due date \$806.83

**TOTAL MONTHLY PAYMENTS AND LATE  
CHARGES \$10,126.83**

Other default: None.

4. The sum owing on the obligation secured by the Deed of Trust is: Principal: \$182,049.59, together with interest as provided in the note or other instrument secured from July 1, 2003, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

5. 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 March 12, 2004. The default(s) referred to in paragraph 3 must be cured by March 1, 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 March 1, 2004 (11 days before the sale date), the default(s) as set forth in paragraph 3 is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 1, 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.

6. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

JOSEPH C. KRIVANEK  
609 Cedar Tree Dr.  
Sedro Woolley, WA 98284

MONICA J. KRIVANEK  
609 Cedar Tree Dr.  
Sedro Woolley, WA 98284



JOSEPH C. KRIVANEK  
MONICA J. KRIVANEK  
1305 Virginia St., #A  
Mount Vernon, WA 98273

JOSEPH C. KRIVANEK  
MONICA J. KRIVANEK  
1305 Virginia St., #B  
Mount Vernon, WA 98273

JOSEPH C. KRIVANEK  
MONICA J. KRIVANEK  
1305 Virginia St., #C  
Mount Vernon, WA 98273

JOSEPH C. KRIVANEK  
MONICA J. KRIVANEK  
1305 Virginia St., #D  
Mount Vernon, WA 98273

by both first class and certified or registered mail on October 23, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served October 27, 2003, 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 1 above, and the Trustee has possession of proof of such service or posting.

7. 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.

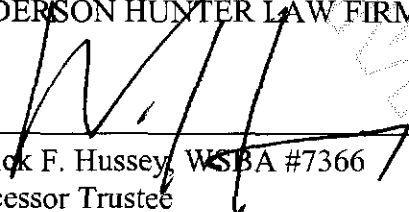
8. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor, of all their interest in the above-described property.

9. 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.

10. **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: December 4, 2003.

ANDERSON HUNTER LAW FIRM, P.S.

By   
Patrick F. Hussey, WSBA #7366  
Successor Trustee

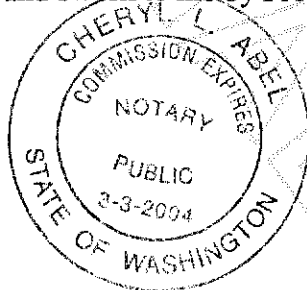
Address: 2707 Colby Avenue, Suite 1001  
P.O. Box 5397  
Everett, Washington 98206

Telephone: (425) 252-5161

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SNOHOMISH )

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

Subscribed and sworn to me by PATRICK F. HUSSEY on December 4, 2003.



Cheryl L. Abel  
Cheryl L. Abel  
Notary Public in and for the State of  
Washington.  
My commission expires: 3/3/04

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

FOR INFORMATION CONCERNING THIS  
NOTICE, PLEASE CONTACT:

Cheryl L. Abel, Paralegal  
Anderson Hunter Law Firm  
P.O. Box 5397  
2707 Colby Avenue, Suite 1001  
Everett, Washington 98206  
(425)-252-5161

Re: Cascade Bank - Krivanek (130-742)

