



200312170036
Skagit County Auditor

12/17/2003 Page 1 of 4 11:30AM

When Recorded Return To:

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

FIRST AMERICAN TITLE CO.
716604

NOTICE OF TRUSTEE'S SALE

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

NOTICE IS HEREBY GIVEN that the undersigned ^{*}Trustee will on March 26, 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:

Lot 30, "plat of Lonestar's addition to the City of Concrete" as per plat recorded in Volume 15 of Plats, pages 163, 164, 165 and 166, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington

which is more commonly known as 210 Superior Street, Concrete, WA 98237
Tax parcel No. 4628-000-030-0009,

which is subject to that certain Deed of Trust dated August 18, 1998 recorded on August 27, 1998 under Auditor's File No. 9808270110 records of Skagit County, Washington, from Chris Evans, an unmarried individual and Sharon Clark, an unmarried individual, as Grantor(s), to Land Title Company, as Trustee, to secure an obligation in favor of Pacific Northwest Bank, fka InterWest 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:

August 1, 2003	\$850.33
September 1, 2003	\$631.59
October 1, 2003	\$631.59
November 1, 2003	\$631.59
December 1, 2003	\$631.59

\$3,376.69

Escrow shortage

\$ 150.52

Property Inspection

\$ 300.00

Total amount in arrears as of December 15, 2003
(Exclusive of other charges, fees and costs).

\$3,827.21

* PLUS all accrued interest, late charges and tax reserves
on the unpaid principal balance after December 15, 2003

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of **\$ 89,605.48** together with interest as provided in the note or other instrument secured from July 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.

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 March 26, 2004. The defaults referred to in paragraph III must be cured by March 15, 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 15, 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 March 15, 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



200312170036

Skagit County Auditor

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

Occupant
210 Superior Street
Concrete, WA 98237

Sharon Clark
210 Superior Street
Concrete, WA 98237

Sharon Clark
PO Box 538
Concrete, WA 98237-0538

Sharon Clark
7314 N. Superior Street
Concrete, WA 98237

Sharon Clark
7274 A Avenue

Concrete, WA 98237

Chris Evans
210 Superior Street
Concrete, WA 98237

Chris Evans
PO Box 538
Concrete, WA 98237-0538

Chris Evans
7314 N. Superior Street
Concrete, WA 98237

Chris Evans
7274 A Avenue
Concrete, WA 98237

by both first class and either certified or registered mail on November 12, 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 November 15, 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.

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.




200312170036
Skagit County Auditor

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 15th day of December, 2003.


Kathleen Kim Coghlan, Trustee
Keller Rohrback, L.L.P.
1201 Third Avenue, Suite 3200
Seattle, Washington 98101-3052
(206) 623-1900

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

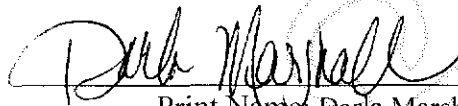
STATE OF WASHINGTON)

) ss.

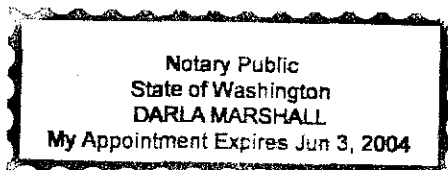
COUNTY OF KING)

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

GIVEN under my hand and official seal this 15th day of December, 2003.



Print Name: Darla Marshall
NOTARY PUBLIC in and for the State
of Washington; residing at: King
My commission expires: June 3, 2004



200312170036
Skagit County Auditor

12/17/2003 Page

4 of

4 11:30AM