



200312260026

Skagit County Auditor

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6 12:50PM

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Buchanan, 428-X3352.01

FIRST AMERICAN TITLE CO.

76596-2

Reference Number(s) of Documents assigned or released: 9512110097, which was assigned under Auditor's File No. 9512220065

Grantor: Bishop, Lynch & White, P.S.

Grantee: The Public/CHAD B. BUCHANAN, an unmarried individual and CLYDE H. BUCHANAN and GLORIA J. BUCHANAN, husband and wife

Assessor's Property Tax Parcel/Account Number(s): 4130-003-001-0008 (P74528)

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

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 26 2004 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit;

LOT 1, BLOCK "J", "TOWN OF LYMAN", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 34, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE TOWN OF LYMAN, COUNTY OF SKAGIT, STATE OF WASHINGTON.

(commonly known as 8347 Dyer St. fka 217 Dyer St., Lyman, WA 98263)

which is subject to that certain Deed of Trust dated December 7, 1995, recorded December 11, 1995, under Auditor's File No. 9512110097, records of Skagit County, Washington, from CHAD B. BUCHANAN, an unmarried individual and CLYDE H. BUCHANAN and GLORIA J. BUCHANAN, husband and wife, as Grantor, to LAND TITLE COMPANY OF SKAGIT COUNTY, a WA Corp. , as Trustee, to secure an obligation in favor of U.S. HOME LOANS as beneficiary, the beneficial interest in which was assigned by U.S. HOME LOANS to Bank of America, NA successor by merger to BA Mortgage, LLC,

Notice of Trustee's Sale (Continued)

successor in interest by merger of NationsBanc Mortgage Corporation under an Assignment recorded under Auditor's File No. 9512220065. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 Grantor's default on the obligation secured by the Deed of Trust.

III

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

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

Monthly Payments:

Delinquent monthly payments from August 1, 2003 through December 1, 2003

5 Payment(s) at \$693.31 \$3,466.55

Late Charges:

5 Late Charge(s) at \$27.19 135.95
for each monthly payment not made within 15 days of its due date:

Other bank fees and/or advances 15.00

TOTAL \$3,617.50

- ii) Default Description of Action Required to Cure and Documentation Necessary to Show Cure

Delinquent general taxes, if any; Off record or other assessments, if any; Liens, if any Proof of Payoff

Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$70,808.04, together with interest from July 1, 2003, as provided in the note or other instrument, 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

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Notice of Trustee's Sale (Continued)

default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by March 05, 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 05, 2004 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after March 05, 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(es):

See Exhibit " A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on November 24, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 25, 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 I above, 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 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 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.

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



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Notice of Trustee's Sale (Continued)

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 26, 2003

Bishop, Lynch & White, P.S., Successor Trustee

By: David Powell

Address: BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Telephone: (206) 622-7527

State of Washington)
County of King) ss.

On this 26th day of December, 2003, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Bishop, Lynch & White, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Printed Name: Tyler Hamilton

NOTARY PUBLIC in and for the State of Washington My Appt. Exp: 7-9-05

Buchanan, 428-X3352.01



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Skagit County Auditor

EXHIBIT A

Chad B. Buchanan
217 Dyer St.
Lyman, WA 98263

Jane Doe Buchanan
217 Dyer St.
Lyman, WA 98263

Clyde H. Buchanan
217 Dyer St.
Lyman, WA 98263

Gloria J. Buchanan
217 Dyer St.
Lyman, WA 98263

Occupants of the Premises
217 Dyer St.
Lyman, WA 98263

Chad B. Buchanan
8347 Dyer St.
Lyman, WA 98263

Jane Doe Buchanan
8347 Dyer St.
Lyman, WA 98263

Clyde H. Buchanan
8347 Dyer St.
Lyman, WA 98263

Gloria J. Buchanan
8347 Dyer St.
Lyman, WA 98263

Occupants of the Premises
8347 Dyer St.
Lyman, WA 98263

FORBASE\ALLNDDOC.FRM REV. 11/24/03



Chad B. Buchanan
PO Box 1295
Lyman, WA 98263

Jane Doe Buchanan
PO Box 1295
Lyman, WA 98263

Clyde H. Buchanan
PO Box 1295
Lyman, WA 98263

Gloria J. Buchanan
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