

After recording, return to
LUDWIGSON, THOMPSON, HAYES & BELL
Bellingham Towers, Suite 170
119 No. Commercial, P.O. Box 399
Bellingham, WA. 98227 (360) 734-2000



200401160156
Skagit County Auditor

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DOCUMENT:	NOTICE OF TRUSTEE'S SALE
GRANTOR:	EDWARD W. TROSPER & CARLA J. TROSPER, husband and wife
BENEFICIARY:	HORIZON BANK, a Washington banking corporation
ABBREVIATED LEGAL:	Lot 2, Plat of Highland Glen, Div. 2, Skagit Co., WA
PARCEL NO.:	4362-000-002-0002

CHICAGO TITLE CG29715 ✓

NOTICE OF TRUSTEE'S SALE

TO: EDWARD W. TROSPER and CARLA J. TROSPER
711 No. 18th Place
Mt. Vernon, WA 98273

I.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee John S. Ludwigson will on the 30th of April, 2004, at the hour of 10:00 a.m., in the Lobby of the Skagit County Courthouse, 205 Kincaid Street, in the City of Mt. Vernon, State of 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:

Lot 2, "Plat of Highland Glen, Division No. 2", according to the plat thereof, recorded in Volume 11 of Plats, page 79, recorded in Skagit County, Washington

PARCEL NO. 4362-000-002-0002

commonly known as 711 No. 18th Place, Mt. Vernon, WA 98273

which is subject to that certain Deed of Trust dated June 6, 1988, recorded June 8, 1988 under Skagit County Auditor's File No. 8806080056, Vol. 761, page 304, of the official records of Skagit County, Washington, with Edward W. Trospier and Carla J. Trospier, as Grantors, to Westward Financial Services Corporation, as Trustee, to secure an obligation in favor of Horizon Bank, as Beneficiary. John S. Ludwigson has been appointed as Successor Trustee.

II.

No action commenced by the Beneficiary of the Deed of Trust successor 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 failure to pay when due the following amounts which are now in arrears:

MONTHLY PAYMENTS:

Five (5) delinquent monthly payments of \$359.16 each due 9/1/03, 10/1/03, 11/1/03, 12/1/03 and 1/1/04 -----	\$ 1,795.80
Five (5) escrow payments of \$224.14 each -----	\$ 1,120.70
Four (4) late charges of \$17.96 each -----	\$ 71.84
TOTAL IN ARREARS:	\$ 2,988.34

In addition, any delinquent taxes plus penalties and interest must be paid, proof of payment by receipt from the Skagit County Treasurer's office to be provided to the Trustee.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$37,330.93 plus interest as provided in the Note or other instrument secured, 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 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 April 30, 2004. The default referred to in Paragraph III must be cured by April 19, 2004, (11 days before the sale) to cause a discontinuance of that sale. The sale will be discontinued and terminated if at any time before April 19, 2004 (11 days before the sale date) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantors any time before April 19, 2004 (11 days before the sale date) and before the sale by Borrower, Grantors, or 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):

Edward W. Trosper and Carla J. Trosper
711 N. 18th Place
Mt. Vernon, WA 98273

by both first class and certified mail on November 25, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the November 29, 2003, with said written notice of default, or and 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 posting or service.

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 Grantors and all those who hold by, through or under them, of all their interest in the above described property.

