



200402120198

Skagit County Auditor

2/12/2004 Page 1 of 5 1:46PM

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Drill, 525-X3580.01

FIRST AMERICAN TITLE CO.
80051

Reference Number(s) of Documents assigned or released: 9504180008, which was assigned under Auditor's File No. 9605200032

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

Grantee: The Public/Roger E. Drill and Mary Kay Drill, husband and wife

Assessor's Property Tax Parcel/Account Number(s): 4036-004-004-0008 P70232

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 May 14, 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 4, BLOCK 4, "WAGNER'S HOPE ISLAND ADDITION," AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 12, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT THE NORTH 10 FEET THEREOF. SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

(commonly known as 17446 Golden View Ave. fka 1742 Golden View Ave, La Conner, WA 98257)

which is subject to that certain Deed of Trust dated April 13, 1995, recorded April 18, 1995, under Auditor's File No. 9504180008, records of Skagit County, Washington, from Roger E. Drill and Mary Kay Drill, husband and wife, as Grantor, to Land Title, as Trustee, to secure an obligation in favor of Norwest Mortgage, Inc. as beneficiary, the beneficial interest in which was assigned by Norwest Mortgage, Inc. to Chevy Chase Bank under an Assignment recorded under Auditor's

Notice of Trustee's Sale (Continued)

File No. 9605200032. 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 September 1, 2003 through February 1, 2004

6	Payment(s) at	\$1,339.37	\$8,036.22
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Late Charges:

5	Late Charge(s) at for each monthly payment not made within 15 days of its due date:	\$50.35	251.75
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	Accrued Late Charges		100.70
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	Other bank charges and/or advances		353.43
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	Minus suspense balance		-20.67
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	TOTAL		\$8,721.43
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- 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 \$161,153.45, together with interest from August 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.



200402120198
Skagit County Auditor

Notice of Trustee's Sale (Continued)

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 May 14, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by May 03, 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 May 03, 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 May 03, 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 January 09, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on January 09, 2004, 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 T



200402120198
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Notice of Trustee's Sale (Continued)

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: February 12, 2004

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

By: [Signature]
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 12th day of February, 2004, 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.

[Signature]
Printed Name: **Esther Lee**

NOTARY PUBLIC in and for the State of Washington My Appt. Exp: 8-1-07

Drill, 525-X3580.01



EXHIBIT A

Roger E. Drill
1742 Golden View Ave
La Conner, WA 98257

Mary Kay Drill
1742 Golden View Ave
La Conner, WA 98257

Occupants of the Premises
1742 Golden View Ave
La Conner, WA 98257

Roger E. Drill
P.O. Box 775
La Conner, WA 98257

Mary Kay Drill
P.O. Box 775
La Conner, WA 98257

Roger E. Drill
17446 Golden View Ave
La Conner, WA 98257

Mary Kay Drill
17446 Golden View Ave
La Conner, WA 98257

Roger E. Drill
546 Klamath Dr.
La Conner, WA 98257

Mary Kay Drill
546 Klamath Dr.
La Conner, WA 98257

Roger E. Drill
532 Spokane Pl.
La Conner, WA 98257

Mary Kay Drill
532 Spokane Pl.
La Conner, WA 98257

FORBASEALLNDDOC.FRM REV. 1/9/04
VTH

