When Recorded Return To: Roehl & Roehl, P. S. 1303 Commercial, Suite 8 Bellingham, WA 98225

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Trustee's Deed

The Grantor, Roehl & Roehl, P. S., as present Trustee under that Deed of Trust hereinafter particularly described, in consideration of the premises and payment recited below, hereby grants and conveys, without warranty to: Banner Bank, a Washington State banking corporation, Grantee, that real property, situated in the County of Skagit, State of Washington, described as follows:

Lot 4, "Sparr's Replat in Tracts 13 and 15, Burlington Acreage Property", as per Plat recorded in Volume 8 of Plats, Page 15, records of Skagit County, Washington. Situate in Skagit County, Washington. Tax Parcel No. 4019-000-004-0007

RECITALS:

- 1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between Jose L. Avila, who also appears of record as Joe L. Avila and Tina L. Avila, husband and wife, as Grantors, to Northwest Financial Corproration, a Washington corporation, as Trustee, and First Savings Bank of Washington, now known as Banner Bank, a state chartered bank, as Beneficiary, dated August 4, 2000, recorded August 14, 2000, under Skagit County Auditor's File No. 200008140159, records of Skagit County, Washington.
- 2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of a promissory note in the face amount of \$117,000.00 with interest thereon, according to the terms thereof, in favor of First Savings Bank of Washington, now known as Banner Bank, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
- 3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
- 4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in the Notice of Trustee's Sale described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty day advance "Notice of Default" was given to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
- 5. Banner Bank, formerly known as First Savings Bank of Washington, being then

The holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with the law and the terms of said Deed of Trust.

- 6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on November 21, 2003, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of said property as Auditor's File No. 200311210007.
- 7. The Trustee, in its aforesaid "Notice of Trustee's Sale", fixed the date and place of sale as the lobby of the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, Washington, a public place, on February 27, 2004, at 9:15 a.m., and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale; further, the Trustee caused a copy of said Notice of Trustee's Sale to be published once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and seventh day before the date of sale in a legal newspaper in Skagit County, and further included with this Notice which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.

William P. Roehl, an agent of the Trustee, appeared at the Skagit County Courthouse on Friday, February 27, 2004 at 9:15 a.m. and announced a continuance of the Trustee's Sale until Friday, April 23, 2004 at 9:30 a.m. with the sale to be held at the same location.

- 8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.
- 9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
- 10. The defaults specified in the "Notice of Trustee's Sale" not having been cured eleven days prior to the date of Trustee's Sale and the obligation secured by said Deed of Trust remaining unpaid, on April 23, 2004, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefor, the property hereinabove described, for the sum of \$97,172.28 (by the satisfaction in full of the obligation then secured by said Deed of Trust), together with all fees, costs and expense as provided by statute.

Dated this 23rd day of April, 2004.

Roehl & Roehl, P. S. Trustee

William P. Roehl

STATE OF WASHINGTON)

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COUNTY OF WHATCOM)

I certify that I know or have satisfactory evidence that William P. Roehl signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Vice President of Roehl & Roehl, P. S. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

(seal)

Signature of Notary Public

My commission expires_

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SKAGIT COUNTY WASHINGTON REAL ESTATE EXCISE TAX

APR 2 9 2004

Amount Paid Skagit Co._Treasurer

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