

AFTER RECORDING RETURN TO:

Bishop, White, Miersma & Marshall, P. S. fka Bishop, Lynch & White, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

Ref: Martin, 485-x4172.01

81229

FIRST AMERICAN TITLE CO.

Reference Number(s) of Documents assigned or released: 200009010117

Grantor: Bishop, White, Miersma & Marshall, P. S. fka Bishop, Lynch & White,

P.S.

Grantee: The Public/Zanna S Martin, a single person

Assessor's Property Tax Parcel/Account Number(s): P55188

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 TRUSTEB'S SALE

Ι

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on September 3, 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;

LOTS 15 AND 16, BLOCK 49, MAP OF THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGES 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON; SITUATED IN SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated August 30, 2000, recorded September 1, 2000, under Auditor's File No. 200009010117, records of Skagit County, Washington, from Zanna S Martin, a single person, as Grantor, to PRLAP, Inc., as Trustee, to secure an obligation in favor of Bank of America, N.A. as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

ΙI

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 January 1, 2004 through June 1, 2004

6 Payment(s) at

\$856.48

\$37.15

\$5,138.88

### Late Charges:

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

185.75

Past Due Late Charges

27.77

Other Lender Fees and/or Advancements

20.25

TOTAL

\$5,372.65

### 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 \$98,223.81, together with interest from December 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 September 3, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by August 22, 2000

200406010177 Skagit County Auditor

6/1/2004 Page

2 of 5

5 1:20PM

## Notice of Trustee's Sale (Continued)

(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 August 23, 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 August 23, 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 April 29, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 29, 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.

ΙX

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.

Х

### 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

200406010177 Skagit County Auditor

6/1/2004 Page

3 of

5 1:20PM

# 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: June 1, 2004

Bishop, White, Miersma & Marshall, P. S. fka Bishop, Lynch & White, P.S., Successor

Trustee

By:

WILLIAM L. BISHOP, JR., PR

Address: Bishop, White, Miersma & Marshall, P. S. fka Bishop, Lynch & White,

720 Olive Way, #1301 Seattle, WA 98101-1801 Telephone: (206) 622-7527

State of Washington

ss.

County of King

On this 1st day of June, 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, White, Miersma & Marshall, P. S. fka 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:

Melissa G. Tervet
NOTARY PUBLIC in and for the State
of Washington My Appt. Exp:

Martin, 485-x4172.01 FORBASE\ALLNSDOC.FRM REV 5/25/04

ON STATE OF WASHING

200406010177 Skagit County Auditor

6/1/2004 Page

4 of

5 1:20PM

# **EXHIBIT A**

Zanna S. Martin 1110 20th Street Anacortes, WA 98221

John/Jane Doe Martin 1110 20th Street Anacortes, WA 98221

Occupants of the Premises 1110 20th Street Anacortes, WA 98221

Zanna S. Martin 5398 West Shore Road Anacortes, WA 98221

John/Jane Doe Martin 5398 West Shore Road Anacortes, WA 98221

