

AFTER RECORDING RETURN TO:



200408050036

Skagit County Auditor

8/5/2004 Page 1 of 5 8:55AM

Name William R. Allen  
Address 120 Woodworth St., PO Box 437  
City, State, Zip Sedro-Woolley, WA 98284

Abbrev. Leg. Ptn of NW ¼ of NW ¼, Sec. 29, T34N, R4E, W.M.  
Tax Acct. No. 34049-0-101-0001/R28257  
Document Ref. No. 199910010069

**NOTICE OF TRUSTEE'S SALE  
Pursuant to Chapter 61.24  
of the Revised Code of Washington**

**I.**

NOTICE IS HEREBY GIVEN that William R. Allen, Successor Trustee, will on November 12, 2004, at the hour of 10 o'clock A.M. on the steps of the main entrance to the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, described as follows:

That portion of the Northwest ¼ of the Northwest ¼ of Section 29, Township 34 North, Range 4 East, W.M., described as follows:

Beginning on the East line of South Seventh Street 576 feet North of the South line of said Northwest ¼ of the Northwest ¼;  
thence East 170 feet, more or less, to the center of a ditch;  
thence Northerly along the center of the ditch 92 feet;  
thence West 170 feet, more or less, to the East line of South Seventh Street;  
thence South 92 feet to the point of beginning,

EXCEPT any portion of said described premises that lies North of the South line of the Northeast ¼ of the Northwest ¼ of the Northwest ¼ of the Northwest ¼ of said Section,

ALSO EXCEPT that portion of said premises conveyed to the State of

Washington for highway purposes by deed recorded under Auditor's File No. 491875.

Situate in the County of Skagit, State of Washington.

(commonly known as 1402 South Seventh Street, Mount Vernon, WA 98273)

which is subject to that certain Deed of Trust, dated September 28, 1999, recorded October 1, 1999 under Auditor's File Number 199910010069, records of Skagit County, Washington, from Rosa Mejia, a married woman as her separate estate, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Romeo N. Ubungen, a single man, as Beneficiary.

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

**III.**

The defaults for which this foreclosure is made are as follows:

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

Payments due:

Missed payments, shortage in payments, for principal, interest, property insurance and late fees for the period 12/1/01

through 6/1/04 are itemized on EXHIBIT A, which is attached hereto, in the amount of:

\$ 7,176.00

Monthly installments of \$725.00 each, due on July 1, 2004 through August 1, 2004

1,450.00

Late Charges

25.00

Real property taxes due, not including any penalty and interest due: for years 2001-2004

6,174.06

Sub-Total of amount in arrears:

\$14,825.06

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*Trustee's estimated fees and costs:*

Title report for foreclosure purposes (estimated)	\$ 600.00
Service/posting, postage & recording fees (estimated)	300.00
Trustee's fees and costs (estimated)	<u>600.00</u>
Sub-Total of amount of charges, costs & fees:	\$1,500.00

Failure to pay real property taxes and provide proof of insurance coverage. For the real property taxes, you must provide proof of payment to Skagit County.

You must provide proof of adequate fire and casualty insurance on any improvements, as evidenced by a certificate of insurance.

**IV.**

The sum owing on the obligation secured by the Deed of Trust is :  
Principal \$90,682.72, together with interest as provided in the note or other instrument secured from December 1, 2001, 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 the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on November 12, 2004. The defaults referred to in Paragraph III must be cured by November 1, 2004 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before November 1, 2004 (11 days before the sale), the defaults as set forth in Paragraph III are cured and the Trustee's costs and fees are paid. The sale may be terminated any time after November 1, 2004 (11 days before the sale) and before the sale by the Borrower or 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 addresses:



Rosa Mejia  
1402 South 7<sup>th</sup> Street  
Mount Vernon, WA 98273

Occupants/Tenants

by both first class and certified mail on July 2, 2004, proof of which is in the possession of Trustee; and the Borrower and Grantor were personally served on July 3, 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 proof of such notice 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 objection to the 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 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.

This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

Dated this 4 day of August, 2004.



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Skagit County Auditor

