



200408050038

Skagit County Auditor

8/5/2004 Page 1 of 5 8:58AM

AFTER RECORDING RETURN TO:

Name William R. Allen

Address 120 Woodworth St., PO Box 437

City, State, Zip Sedro-Woolley, WA 98284

Abbrev. Leg. Lots 1, 2, ptn Lot 3, SHEA'S HOME ADDITION TO LYMAN, Vol. 3, p. 86
Ptn NW 1/4 of NW 1/4 of Sec. 17, T35N, R6E, W.M.

Tax Parcel No. 4133-001-003-0056/P74563 & 350617-0-004-0018/P41320

Grantor: Browne, Deborah Lynn

Grantee: Conard, Margie

**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:

For legal description see Exhibit A, attached hereto and by this reference made a part hereof.

(commonly known as 8132 Lyman Avenue, Lyman, Washington 98263),

which is subject to that certain Deed of Trust, dated August 29, 2003, and recorded August 29, 2003, under Auditor's File Number 200308290180, records of Skagit County, Washington, from Deborah Lyn Browne, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Margie Conard, as personal representative of the Estate of Elenora Carpenter, 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:

Installment due on February 29, 2004	\$30,590.76
Interest (6%) from August 29, 2003	<u>1,682.45</u>
Sub-Total of amount in arrears:	\$32,273.21

Trustee's estimated fees and costs:

Title report for foreclosure purposes (estimated)	\$ 400.00
Service/posting, postage & recording fees (estimated)	100.00
Trustee's fees and costs (estimated)	<u>600.00</u>
Sub-Total of amount of charges, costs & fees:	\$ 1,100.00

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 \$30,590.76, together with interest as provided in the note or other instrument secured from August 29, 2003, 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:

Deborah Lynn Browne
8132 Lyman Avenue
Sedro Woolley, WA 98284

Occupants/Tenants

Deborah Lynn Browne
P.O. Box
Lyman, WA 98263

by both first class and certified mail on May 21, 2004, proof of which is in the possession of Trustee; and the Borrower and Grantor were personally served on June 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 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.

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EXHIBIT A
Legal Description

Parcel A

Lot 3, except the South 24 feet thereof, and all of Lots 1 and 2, Block 1, SHEA'S HOME ADDITION TO THE TOWN OF LYMAN, according to the plat thereof recorded in Volume 3 of Plats, page 86, records of Skagit County, Washington.

Situate in Skagit County, Washington.

Parcel B

That portion of the following described parcel lying south of the right-of-way of State Highway 20:

The North Half of the Northwest Quarter of the Northwest Quarter of Section 17, Township 35 North, Range 6 East of the Willamette Meridian,

EXCEPT the Puget Sound and Baker River Railway right-of-way,

AND EXCEPT that portion lying northerly of said right-of-way,

AND ALSO EXCEPT the west 200 feet and the east 500 feet of said North Half of the Northwest Quarter of the Northwest Quarter lying southerly of the highway.

Situate in Skagit County, Washington.



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