



200408160155

Skagit County Auditor

8/16/2004 Page

1 of

4 3:28PM

WHEN RECORDED RETURN TO:

William P. McArdel III
1826 - 114th Avenue NE, Suite 101
Bellevue, WA 98004

[SPACE ABOVE PROVIDED FOR RECORDER'S USE]

Document Title: Notice of Trustee's Sale
Grantor: William P. McArdel III, Trustee
Grantees: Richard E. Quinn and Nettie M. Quinn, Husband
and Wife
Legal Description: Ptn of Govt Lot 2, 18-35-11, EWM, Skagit Co, WA
Reference No.: 200102230100
Tax Parcel No.: 351118-0-003-0003 (P46241) and
351118-0-003-0102 (P46142)

NOTICE OF TRUSTEE'S SALE

Pursuant to RCW 61.24.040(1)(f), Revised Effective June 11, 1998

TO: Richard E. Quinn
60816 Cascade Rd
Marblemount, WA 98267

Nettie M. Quinn
60816 Cascade Rd
Marblemount, WA 98267

Richard E. Quinn
P O Box 94
Marblemount, WA 98267

Nettie M. Quinn
P O Box 94
Marblemount, WA 98267

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on Friday, the 24th day of September, 2004, at the hour of 10:00 o'clock, a.m., in the Foyer of the Old Courthouse at the corner of Kincaid and 3rd Street, 205 W. Kincaid Street, in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

THE WEST 195 FEET OF THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT A POINT ON THE NORTH LINE OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 11 EAST, W.M., 658 FEET WEST OF THE NORTHEAST CORNER OF SAID SECTION 18;
THENCE WEST ALONG THE NORTH LINE OF SAID SECTION 18, 464.5 FEET;
THENCE AT RIGHT ANGLES SOUTH 464.5 FEET;
THENCE AT RIGHT ANGLES EAST 464.5 FEET;
THENCE AT RIGHT ANGLES NORTH 464.5 FEET TO THE POINT OF BEGINNING, ALL

IN GOVERNMENT LOT 2, SECTION 18,
TOWNSHIP 35 NORTH, RANGE 11 EAST,
W.M.,

EXCEPT THAT PORTION CONVEYED TO THE
STATE OF WASHINGTON FOR HIGHWAY
PURPOSES BY DEED RECORDED UNDER
AUDITOR'S FILE NO. 377306.

SITUATE IN THE COUNTY OF SKAGIT,
STATE OF WASHINGTON.

(commonly known as 60816 Cascade Rd, Marblemount, WA 98267) which
is subject to that certain Deed of trust dated February 23, 2001,
recorded in volume/reel N/A of mortgages, page/frame N/A under
Auditor's Recorder's No. 200102230100, records of Skagit County,
Washington, from RICHARD E. QUINN and NETTIE M. QUINN, Husband and
Wife, as Grantors, to LAND TITLE COMPANY, as Trustee, to secure an
obligation in favor of AMERICAN GENERAL HOME EQUITY, INC., 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 default(s) for which this foreclosure is made is/are as
follows:

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

Portion of the monthly payment which came due October 15, 2003	\$	558.44
Nine (9) monthly payment at \$806.74 each; (November 15, 2003, through July 15, 2004)		7,260.66
Late Charges		<u>-0-</u>
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:		<u>\$ 7,819.10</u>

Failure to pay 2002, 2003, and 2004 General Taxes on
Account No. 351118-0-003-0003 in the amounts of \$782.89,
\$916.89, and \$822.57, respectively, plus accrued
penalties and interest.

Failure to pay 2002, 2003, and 2004 General Taxes on
Account No. 351118-0-003-0102 in the amounts of \$79.57,
\$84.74, and \$84.15, respectively, plus accrued penalties
and interest.

IV

The sum owing on the obligation secured by the Deed of Trust is:
Principal \$76,466.63, together with interest as provided in the
note or other instrument secured from the 6th day of August, 2004,
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 the 24th day of September, 2004. The default(s) referred to in paragraph III must be cured by the 13th day of September, 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 the 13th day of September, 2004, (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 13th day of September, 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 addresses:

Name: Richard E. Quinn
60816 Cascade Rd
Marblemount, WA 98267

Nettie M. Quinn
60816 Cascade Rd
Marblemount, WA 98267

Richard E. Quinn
P O Box 94
Marblemount, WA 98267

Nettie M. Quinn
P O Box 94
Marblemount, WA 98267

by both first class and certified mail on the 20th day of February, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 21st day of February, 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 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.

DATED: August 13th, 2004.

W. P. McArdel III

William P. McArdel III, Trustee

Address: 1826 - 114th Avenue NE
Suite 101
Bellevue, WA 98004
Telephone: (425) 454-1828

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that WILLIAM P. McARDEL III, is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

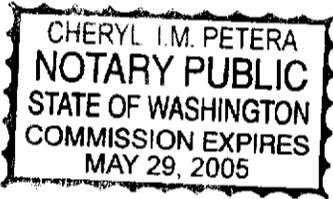
DATED 8/13/04

Cheryl I.M. Petera

Cheryl I.M. Petera

Notary Public in and for the State of Washington, residing at Bothell

My Commission Expires: 5/29/05



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Skagit County Auditor