



200412090137  
Skagit County Auditor

12/9/2004 Page 1 of 7 4:12PM

**AFTER RECORDING MAIL TO:**

Name MARTIN LIND

Address 127 East Fairhaven

City/State Burlington, WA 98233

Document Title(s): (or transactions contained therein)

1. Notice of Trustee's Sale (Land Title # 114412)
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released:

200109050053

Additional numbers on page \_\_\_\_\_ of document

Grantor(s): (Last name first, then first name and initials)

1. Lind, Martin (Trustee)
- 2.
- 3.
- 4.

5.  Additional names on page \_\_\_\_\_ of document

Grantee(s): (Last name first, then first name and initials)

1. Bisbey, Gary
2. Bisbey, Valorie
- 3.
- 4.

5.  Additional names on page \_\_\_\_\_ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

Lot A & ptn of B, SP 38-75 in 29-35-6 E W.M.

Complete legal description is on page 7 of document

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

350629-1-009-0108/ P42003  
350629-1-009-0009/ P42002

NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

**AFTER RECORDING RETURN TO:**  
Martin Lind  
127 E. Fairhaven  
Burlington, WA 98233

**NOTICE OF TRUSTEE'S SALE**  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
(CHAPTER 61.24. ET SEQ.)

GARY. BISBEY  
VALORIE BISBEY  
31698 S. Skagit Highway  
Sedro-Woolley, WA 98284

SKAGIT COUNTY TREASURER  
PO Box 518  
Mt. Vernon, WA 98273

FIRSTAR BANK MILWAUKEE  
2600 N. Mayfair Road  
Milwaukee, WI 53226

DANIEL R. MADLUNG  
725 Orth Way  
Sedro-Woolley, WA 98284

DIRECT MERCHANTS CREDIT CARD BANK  
c/o SUTTELL & SCHWEET  
Attorneys at Law  
2476 76<sup>th</sup> Avenue S.E.  
Mercer Island, WA 98040

JERRY SIMPSON  
31720 S. Skagit Highway  
Sedro-Woolley, WA 98284

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee will on the 11th day of March, 2005, at the hour of 10:00 o'clock a.m. at the **SKAGIT COUNTY COURTHOUSE**, Kincaid Street, City of Mt. Vernon, State of Washington, at the entrance/front steps of said Courthouse, 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:

**Tax Parcel No. 350629-1-009-0108, P42003;**  
**350629-1-009-0009, P42002**

See Attached Exhibit "A"



200412090137  
Skagit County Auditor

which is subject to that certain Deed of Trust dated August 23, 2001, recorded September 5, 2001, under Auditor's File No. 200109050053 records of Skagit County, Washington, from GARY L. BISBEY and VALORIE BISBEY, as Grantors, to Land Title Company, Trustee, to secure an obligation in favor of SKAGIT STATE BANK 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:

4 Delinquent Payments: \$4,800.00  
@ \$1,200.00 each  
(8/04 to 11/04)

Late Charges: \$1,791.48  
(accumulated over the course of the Note)

**TOTAL DELINQUENT PAYMENTS  
AND LATE CHARGES: \$6,591.48**

Failure to Pay the following  
Miscellaneous Delinquencies:

**A. Skagit County Treasurer**

Real Estate Taxes: (P42003 Only)  
2004 \$ 216.44  
2003 \$ 235.81  
2002 \$ 261.73

**Subtotal \$ 713.98**

**B. Insurance Premium undetermined**

**TOTAL MISCELLANEOUS DELINQUENCIES \$ 713.98**

**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal, \$62,007.90, together with interest as provided in the Note or other instrument secured from the 10<sup>th</sup> day of September, 2004, and such other costs and fees as are due under the Note or other instrument secured and as are provided by statute.



200412090137  
Skagit County Auditor

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 11th day of March, 2005. The defaults referred to in Paragraph III must be cured by the 28th day of February, 2005, (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 28th day of February, 2005, (11 days before the sale date), the defaults as set forth in Paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 28th day of February, 2005, (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):

GARY. BISBEY  
VALORIE BISBEY  
31698 S. Skagit Highway  
Sedro-Woolley, WA 98284

by both First Class Mail and Certified Mail on the 15<sup>th</sup> day of October, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 15th day of October, 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.



200412090137  
Skagit County Auditor

**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.

**XI.**

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose.

**XII.**

The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property or whether there are any environmental or hazardous



200412090137  
Skagit County Auditor



EXHIBIT "A"

DESCRIPTION:

PARCEL "A":

The North 506.70 feet of the West 304.17 feet of the West ½ of the Northwest ¼ of the Northeast ¼ of Section 29, Township 35 North, Range 6 East, W.M., as measured along the Westerly and Northerly lines of said subdivision;

EXCEPT South Skagit Highway along the North line thereof;

AND EXCEPT the West 20 feet thereof conveyed to Skagit County for road purposes, by Deed recorded January 30, 1951, under Auditor's File No. 456321;

AND ALSO EXCEPT the North 30 feet and the West 30 feet thereof conveyed to Skagit County for road purposes by Deed recorded October 30, 1975 under Auditor's File No. 825548.

(Also known as Parcel "A" of Short Plat No. 38-75.)

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of Tract "B" of Short Plat No. 38-75, approved December 5, 1975, recorded December 15, 1975, under Auditor's File No. 827408, in Volume 1 of Short Plats, page 83, records of Skagit County, Washington, described as follows:

Beginning at the Northeast corner of Tract "A" of said Short Plat No. 38-75;  
thence South 89°06'00" East along the South line of the South Skagit Highway, 153 feet;  
thence South parallel to the East line of said Tract "A", 476.70 feet;  
thence North 89°06'00" West, 153 feet to the Southeast corner of said Tract "A";  
thence North along the East line of said Tract "A", a distance of 476.70 feet to the point of beginning;

(being a portion of the West ½ of the Northwest ¼ of the Northeast ¼ of Section 29, Township 35 North, Range 6 East, W.M.)

Situate in the County of Skagit, State of Washington.



200412090137  
Skagit County Auditor

12/9/2004 Page 7 of 7 4:12PM