



200412200103
Skagit County Auditor

12/20/2004 Page 1 of 6 10:04AM

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: Buchanan, 428-X5175.01

FIRST AMERICAN TITLE CO.
83273

Reference Number(s) of Documents assigned or released: 9512110097, which was assigned under Auditor's File No. 9512220065

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

Grantee: The Public/Chad B. Buchanan, an unmarried individual and Clyde H. Buchanan and Gloria J. Buchanan, husband and wife

Assessor's Property Tax Parcel/Account Number(s): P74528

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 TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 25, 2005 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;

LOT 1, BLOCK "J", "TOWN OF LYMAN", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 34, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE TOWN OF LYMAN, COUNTY OF SKAGIT, STATE OF WASHINGTON.

which is subject to that certain Deed of Trust dated December 7, 1995, recorded December 11, 1995, under Auditor's File No. 9512110097, records of Skagit County, Washington, from Chad B. Buchanan, an unmarried individual and Clyde H. Buchanan and Gloria J. Buchanan, husband and wife, as Grantor, to Land Title Company of Skagit County, a WA Corp, as Trustee, to secure an obligation in favor of U.S. Home Loans as beneficiary. The beneficial interest in said Deed of Trust was

Notice of Trustee's Sale (Continued)

regarding title, possession, or encumbrances on March 25, 2005. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by March 14, 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 March 14, 2005 (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 March 14, 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):

See Exhibit " A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on November 17, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 17, 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 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.

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



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UNOFFICIAL DOCUMENT

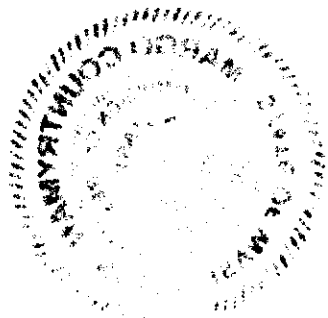


EXHIBIT A

Chad B. Buchanan
8347 Dyer St.
Lyman, WA 98263

Jane Doe Buchanan
Spouse of Chad B. Buchanan
8347 Dyer St.
Lyman, WA 98263

Clyde H. Buchanan
8347 Dyer St.
Lyman, WA 98263

Gloria J. Buchanan
8347 Dyer St.
Lyman, WA 98263

Occupants of the Premises
8347 Dyer St.
Lyman, WA 98263

Chad B. Buchanan
217 Dyer St.
Lyman, WA 98263

Jane Doe Buchanan
Spouse of Chad B. Buchanan
217 Dyer St.
Lyman, WA 98263

Clyde H. Buchanan
217 Dyer St.
Lyman, WA 98263

Gloria J. Buchanan
217 Dyer St.
Lyman, WA 98263



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EXHIBIT A

Gloria Buchanan
4636 Skagit Trail
Concrete, WA 98237

Buchanan 428- X5175
Courtesy Mailing



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