Filed for Record at Request of:

Anderson Hunter Law Firm 2707 Colby Avenue, Suite 1001 P.O. Box 5397 Everett, Washington 98206 ATTN: Cheryl L. Abel



115600-S

## NOTICE OF TRUSTEE'S SALE

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee, PATRICK F HUSSEY, and/of ANDERSON HUNTER LAW FIRM, P.S., will on Friday, July 15, 2005 at the hour of 10:00 a.m. at the main entrance to the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, to-wit:

See Exhibit "A", attached hereto and incorporated herein as though fully set forth.

TOGETHER WITH that certain RV described as: 1976 Prowler 21/8L, License Number WB 7005 and VIN S9207.

Assessor's Tax Parcel ID No(s). 4020-000-001-0007.

The postal address of which is: 58013 Illabot Creek Lane, Marblemount, Washington 98267.

which is subject to that certain Deed of Trust dated July 2, 2002, recorded August 7, 2002, under Auditor's File No. 200208070099, records of Skagit County, Washington, from HARRY ASBERY and SANDRA S. ASBERY, husband and wife, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of WADOT CAPITAL, INC., a Washington corporation, as Beneficiary.

- 2. 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.
  - 3. 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:

## Monthly payments:

5 monthly payments at \$400.00 each, due for months December, 2004 through April, 2005 (default interest of 24% effective November 1, 2004) \$2,000.00

## Late Charges:

5 late charges of \$60.00 for each monthly payment not made within 5 days of its due date (calculated on payments at default interest rate), plus \$283.00 balance due on prior late charges

\$583.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$2,583.00

Other default: Failure to pay delinquent real property taxes for tax years 2002, 2003 and 2004, and failure to provide proof of insurance, if required

- 4. The sum owing on the obligation secured by the Deed of Trust is: Principal: \$20,000.00, together with interest as provided in the note or other instrument secured from November 1, 2004, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.
- 5. 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 July 15, 2005. The default(s) referred to in paragraph 3 must be cured by July 4, 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 July 4, 2005 (11 days before the sale date), the default(s) as set forth in paragraph 3 is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after July 4, 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.
- 6. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

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HARRY ASBERY 20933 Damson Rd. Lynnwood, WA 98036

HARRY ASBERY 58013 Illabot Creek Lane Marblemount, WA 98267 SANDRA S. ASBERY 20933 Damson Rd. Lynnwood, WA 98036

SANDRA S. ASBERY 58013 Illabot Creek Lane Marblemount, WA 98267

by both first class and certified or registered mail on February 14, 2005, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served February 21, 2005, 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 1 above, and the Trustee has possession of proof of such service or posting.

- 7. 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.
- 8. 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.
- 9. 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.
- 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: April 6, 2005.

ANDERSON HUNTER LAW FIRM, P.S.

Patrick F. Hussey WSBA #736

Successor Trustee

Address:

2707 Colby Avenue, Suite 1001

P.O. Box 5397

Everett, Washington 98206

Telephone: (425) 252-5161

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STATE OF WASHINGTON ) ) ss.
COUNTY OF SNOHOMISH )

On this day personally appeared before me PATRICK F. HUSSEY, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged to me that he signed the same as his free and voluntary act and deed for the uses and purposes therein mentioned.

Subscribed and sworn to me by PATRICK F. HUSSEY on April 6, 2005.



Cheryl L. Abel

Notary Public in and for the State of

herul & abel

Washington.

My commission expires: 3/3/08

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR INFORMATION CONCERNING THIS NOTICE, PLEASE CONTACT:

Cheryl L. Abel, Paralegal Anderson Hunter Law Firm P.O. Box 5397 2707 Colby Avenue, Suite 1001 Everett, Washington 98206 (425)-252-5161

Re: WADOT - Asbery (10498-185)

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Tract 1, "ASSESSOR'S PLAT OF STAFFORD'S SKAGIT RIVER TRACTS," as per plat recorded in Volume 9 of Plats, page 103, records of Skagit County, Washington, EXCEPT that portion thereof, if any, or that does not lie within the boundaries of that certain tract of land conveyed to Angelo T. Ferrario and Lucille Marie Ferrario, his wife, by deed recorded September 9, 1968, under Auditor's File No. 717958, AND EXCEPT portion thereof, if any, conveyed to Albert P. Klein, et al, by instrument recorded March 4, 1969, under Auditor's File No. 723829.

TOGETHER WITH non-exclusive easement for ingress, and egress over and across the following described tract:

- 1. All private roadways designated as Tracts "A", "B", and "C" as shown on the Plat of "CAREFREE ACRES, SUBDIVISION NO. 1, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 8 of Plats, page 62, records of Skagit County, Washington.
- 2. The Westerly 60 feet of Tract 8 (as measured at right angles to the West line of said lot) of said "CAREFREE ACRES, SUBDIVISION NO. 1, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 8 of Plats, page 62, records of Skagit County, Washington.
- 3. A 60 foot strip of land running over and across Government Lots 5 and 6 and the Southeast ¼ of the Southwest ¼ of Section 23, Township 35 North, Range 10 East, W.M., connecting said above described main tracts to those certain easements in the Plat of "CAREFREE ACRES, SUBDIVISION NO. 1, SKAGIT COUNTY, WASHINGTON", above described as more particularly shown on the face of said "ASSESSOR'S PLAT OF STAFFORD'S SKAGIT RIVER TRACTS".

Situate in the County of Skagit, State of Washington.

EXHIBIT \_\_\_\_\_

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