When Recorded Return to:

Skagit County Auditor

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Elliott W Johnson Inc PS 711 S. First St. Mount Vernon, WA 98273

Grantor(s):

Elliott W. Johnson, Successor Trustee

Grantee(s):

Ted Rose, and The Public

FIRST AMERICAN TITLE CO.

[X] Additional names on page 2 of document

84377

Legal Description (abbreviated):

15-35-7- NE-SW

Assessor's Tax Parcel Number:

350715-0-016-0106 R42696

Reference (Auditor File Numbers of Documents assigned, released or 9903160074

amended:

## Notice of Trustee's Sale

Pursuant to the Revised Code of Washington Chapter 61.24, et. seq.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on September 16, 2005, at the hour of 10:00 A.M., at first floor lobby, Skagit County Courthouse, 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, situate in the County of Skagit, State of Washington, to-wit:

Attached as Exhibit "A" (commonly known as 39474 Cape Horn Road, Concrete WA 98237)

Notice of Trustee's Sale

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Elliott W. Johnson Inc. P.S. 711 South First Street Mount Vernon, WA 98273 (360) 336-6502 Fax 336-5616 Email Info@EWJLaw.com

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which is subject to that certain deed of trust dated March 15, 1999, recorded March 16, 1999, under Auditor's File No. 9903160074, records of Skagit County, Washington, from Debra Van Lierop also shown of record as Debra A. Kaperick, as her separate estate, an individual, as Grantor, to First American Title Insurance Company, a corporation, as Trustee, to secure an obligation in favor of Ted Rose, a single person as beneficiary. **Elliott W. Johnson** has been appointed as Successor Trustee.

II.

No action commenced by the Beneficiary of the Deed of trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

Ш.

The default for which this foreclosure is made is as follows: Failure to pay real estate taxes when due on the property s required by the deed of trust. Failure to maintain insurance on the property as is required by the deed of trust.

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

Delinquent payments from December 15, 2003 as follows.:

\$4,414.96

Date	Payment Owed	Payment Made	Late Charge	Interest Accrual
12/15/2003	479.58	0 (	N/A	N/A
1/15/2004	479.58	0	N/A	N/A
2/15/2004	479.58	0	N/A	N/A
3/15/2004	479.58	0	N/A	N/A
4/15/2004	479.58	0	N/A	N/A
5/15/2004	275.00	275.00	0	275.00
6/15/2004	275.00	275.00	0	275.00
7/15/2004	275.00	280.00	0	275.00
8/15/2004	275.00	270.00	0	275.00

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9/15/2004	275.00	270.00	0	275.00
10/15/2004	275.00	270.00	0	275.00
11/15/2004	479.58	270.00	55.15	12%
12/15/2004	479.58	270.00	55.15	12%
1/15/2005	479.58	270.00	55.15	12%
2/15/2005	479.58	270.00	55.15	12%
3/15/2005	479.58	270.00	55.15	12%
4/15/2005	479.58	0	55.15	12%
5/15/2005	479.58	0	55.15	12%
Total	7,404.96	\$2,990.00	386.05	

Late Charges in the total amount of 55.15 per month as per the above

386.05

**TOTAL DEFAULTS:** 

\$4,801.01

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$42,512.38, together with interest as provided in the note or other instrument secured from December 15, 2003, and 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 September 16, 2005. The default(s) referred to in paragraph III must be cured by September 5, 2005 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before September 5, 2005 (11 days before the sale) the default(s) 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 September 5, 2005 (11 days before the sale) 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.

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A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following address:

Debra Van Lierop also shown of record as Debra A. Kaperick, 3947 Cape Horn Road Concrete, WA 98237

by both first class and certified mail on April 11, 2005, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 9, 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 I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee whose name and address are set forth herein 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 R.C.W. 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the trustee's sale.

Dated: May 23, 2005.

Elliott W. Johnson, Successor Trustee 711 South First Street Mount Vernon, WA 98273 (360) 336-6502

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Elliott W. Johnson Inc. P.S. 711 South First Street Mount Vernon, WA 98273 (360) 336-6502 Fax 336-5616 uail Info@EWJLaw.com State of Washington)

) ss.

County of Skagit

I certify that I know or have satisfactory evidence that ELLIOTT W. JOHNSON, 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: May 23, 2005.

Notary Public

My appointment expires: 2-1-200

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## EXHIBIT A Legal Description

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

The South ½, by area, of the West 100 feet of the East 200 feet of that portion of the North ½ of the Northeast ¼ of the Southwest ¼ of Section 15, Township 35 North, Range 7 East, W.M., Skagit County, Washington, lying South of the Cape Horn County Road;

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across the East 12 feet of the North ½, by area, of the West 100 feet of the East 200 feet of that portion of the North ½ of the said Northeast ¼ of the Southwest ¼ of Section 15, Township 35 North, Range 7 East, W.M., lying South of the Cape Horn County Road;

ALSO TOGETHER WITH a drainfield easement over the Northwest 1/4 of the following described parcel:

That portion of Tract "D" of Skagit County Short Plat No. 9-79, approved July 16, 1979, recorded July 16, 1979, in Volume 3 of Short Plats, page 147, under Auditor's File No. 7907160002, being a portion of the Southeast ¼ of the Northeast ¼ of the Southwest ¼ of Section 15, Township 35 North, Range 7 East. W.M.;

Beginning at the Southwest corner of the West 100 feet of the East 200 feet of the North ½ of the Northeast ¼ of the Southwest ¼ of the above said section; thence Easterly along the South line of said North ½ to the Southeast corner of the said West 100 feet of the 200 feet of the North ½ of the Northeast ¼ of the Southwest ¼ of said Section; thence South, 75 feet; thence East to the East line of Tract "B" of said Short Plat No. 9-79; thence North along said East line extended, to the point of beginning.

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