

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON, P.S.  
Attn: Brandon A. Weston  
500 Galland Building  
1221 Second Avenue  
Seattle, WA 98101

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200508040033  
Skagit County Auditor  
8/4/2005 Page 1 of 4 11:34AM

FIRST AMERICAN TITLE CO.  
85159

### NOTICE OF TRUSTEE'S SALE

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

|  |   |
|--|---|
| <b>Grantor(s):</b>                                 | Hillis Clark Martin & Peterson, P.S., Successor Trustee   |
| <b>Grantee(s):</b>                                 | Kerry Learned and Stacey Learned substituting for Presidio Homes, Inc.                            |
| <b>Legal Description</b><br>(abbreviated):         | Lot 17 of "PLAT OF CANDLE RIDGE", Vol. 15,<br>Pp. 110 & 111, records of Skagit County, Washington |
| <b>Assessor's Tax Parcel Identification No(s):</b> | 4610-000-017-0006   |
| <b>Reference No. of Related Documents:</b>         | 9501110035; 9512260004; 9611070080;<br>9709100006; 200008300055                                   |

#### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on November 11, 2005, at the hour of 10:00 a.m., outside the main entrance of the Old Skagit County Courthouse, 3rd and Kincaid, 205 West Kincaid, Mount Vernon, Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following-described real property, situated in the County of Skagit, State of Washington, to-wit:

Lot 17 of "PLAT OF CANDLE RIDGE" as per plat recorded in Volume 15 of Plats, Pages 110 and 111, records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington;

the postal address of which is commonly known as 3519 East Broadway Street, Mount Vernon, Washington 98274; which property is subject to that certain Deed of Trust dated January 11, 1995, and recorded on January 11, 1995, under Auditor's File No. 9501110035, records of Skagit County, Washington, from Presidio Homes, Inc., a Washington corporation, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Washington

Federal Savings, as Beneficiary. Said Deed is also subject is subject to Modifications of Deed of Trust recorded under Auditor's File Nos. 9512260004 and 9611070080, respectively, an Assumption Agreement with Release, recorded under Auditor's No. 9709100006 and an Additional Advance Agreement recorded under Auditor's File No. 200008300055.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on October 29, 2004, under Auditor's No. 200410290129, records of Skagit County, Washington.

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:

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

|  |             |
|--|-------------|
| 7 Monthly Payments of \$1,875.00, due on February 1, 2005, through August 1, 2005: | \$13,125.00 |
|--|-------------|

|  |          |
|--|----------|
| 6 Late Charges of \$79.48 each, due on each monthly payment not paid within 15 days of its due date, for monthly payments due on February 1, 2005, through July 1, 2005: | \$476.88 |
|--|----------|

Advances by Lender:

|                              |         |
|------------------------------|---------|
| Non-Sufficient Funds Charge: | \$15.00 |
|------------------------------|---------|

|   |                           |
|---|---------------------------|
| TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS: | <b><u>\$13,616.88</u></b> |
|---|---------------------------|

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$196,890.99, together with interest as provided in the Note or other instrument secured from January 1, 2005, 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 November 11, 2005. The defaults referred to in paragraph III must be cured by October 31, 2005 (11 days

Notice of Trustee's Sale



200508040033  
Skagit County Auditor

8/4/2005 Page 2 of 4 11:34AM

Page 2

before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before October 31, 2005 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 31, 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.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Kerry Learned  
3519 E. Broadway St.  
Mount Vernon, WA 98274

Stacey Learned  
3519 E. Broadway St.  
Mount Vernon, WA 98274

by both first class and certified mail on June 10, 2005, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 17, 2005, with said written Notice of Default or the written notice of default 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. To the best of the Trustee's knowledge and belief, grantors are not active members of the United States military forces.

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 occupant and tenants. After the 20th day

Notice of Trustee's Sale



200508040033

Skagit County Auditor

Page 4