



200511170006
Skagit County Auditor

11/17/2005 Page 1 of 3 9:06AM

WHEN RECORDED RETURN TO

William P. McArdel III
1826 - 114th Avenue NE, Suite 101
Bellevue, WA 98004

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

TRUSTEE'S DEED

#0417
NOV 16 2005

Document Title: Trustee's Deed
Grantor: William P. McArdel III, Trustee
Grantee: American General Home Equity, Inc.
Legal Description: A Ptn of Lots 1 & 2, SP #91-070 in 8-35-8
E-W.M.
Reference No.: 200409290114
Tax Parcel No.: 350808-4-001-1100

Amount Paid
Skagit Co. Treasurer
Deputy

The GRANTOR, William P. McArdel III, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to: American General Home Equity, Inc., Grantee, that real property, situated in the County of Skagit, State of Washington, described as follows:

Lots 1 and 2 of Short Plat No. 91-070, approved February 11, 1994 and filed in Volume 11 of Short Plats, page 60, recorded February 11, 1994, under Auditor's File No. 9402110126, being a portion of the Southwest $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of Section 8, Township 35 North, Range 8 East, W.M.,

EXCEPT those portions of said Lots 1 and 2 lying Southerly of the following described line:

Beginning at the Southeast corner of said Lot 2; thence North $00^{\circ}26'59''$ West along the East line of said Lot 2, a distance of 253.37 feet to the true point of beginning; thence South $88^{\circ}21'53''$ West, a distance of 313.60 feet to the midpoint of the West line of said Lot 2; thence continuing South $88^{\circ}21'53''$ West a distance of 292.80 feet to a point along the West line of said Lot 1 which is 293.71 feet South of the Northwest corner of said Lot 1, said point being the terminus of this line description.

TOGETHER WITH an easement for ingress, egress and utilities over, under and through the East 30 feet of said Lot 2 lying Southerly of the above-described line.

AND ALSO TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over, under and through the West 30 feet of the South 30 feet of Lot 3 of said Short Plat No. 91-070.

Situate in the County of Skagit, State of Washington.

(commonly known as 7792 Wilderness Dr., Concrete, WA 98237)

RECITALS:

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between MICHAEL J. RITZ, as his separate property, as Grantor, to LAND TITLE COMPANY, as Trustee, to secure an obligation in favor of AMERICAN GENERAL HOME EQUITY, INC., as Beneficiary, and recorded September 29, 2004, under Auditors' File No. 200409290114, on Volume/Reel N/A Page/Frame N/A, records of Skagit County, Washington.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of a promissory note in the sum of One Hundred Forty-four Thousand One Hundred Thirty-Two and 55/100 Dollars (\$144,132.55) with interest thereon, according to the terms thereof, in favor of AMERICAN GENERAL HOME EQUITY, INC., and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in the "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. American General Home Equity, Inc. being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with the law and the terms of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on August 5, 2005, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of said property in Volume/Reel N/A, Page/Frame N/A, as No. 200508050130.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale at the Skagit County Courthouse, a public place, at 10:00 o'clock a.m., October 28, 2005, and in accordance with the law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale, further, the Trustee caused a copy of said Notice of Trustee's Sale to be published once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and seventh day before the date of sale; in a legal newspaper in each county in which the property or any party thereof is situated, and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.



8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on November 4, 2005, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefor, the property hereinabove described, for the sum of \$143,863.00, (by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs, and expense as provided by statute).

DATED this 15th day of November, 2005.

William P. McArdel III
William P. McArdel III, Trustee

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

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

GIVEN under my hand and official seal this 15th day of November, 2005.



Julianna Wolf
Notary Public in and for the State of
Washington, residing at Richland
My Appointment Expires: 7-1-09

