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Skagit County Auditor

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3 11:15AM

TRUSTEE:

REAL ESTATE MANAGEMENT CORPORATION
P.O. BOX 2116
MOUNT VERNON, WA 98273

DOCUMENT TITLE: NOTICE OF TRUSTEE'S SALE

RELATED DOC.: DEED OF TRUST (AF #200504130108)

GRANTOR: REAL ESTATE MANAGEMENT CORPORATION

GRANTEE: DERRICK, WILLIAM T.

LEGAL DESC.: Lot 44, Cedargrove on the Skagit

TAX PARCEL NO.: 3877-000-044-0002

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET. SEQ.**

TO: WILLIAM T. DERRICK
P.O. Box 236
46581 Baker Loop Road
Concrete, WA 98237

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 27th day of October, 2006, at the hour of 10:00 o'clock a.m., at the Skagit County Courthouse lobby, 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, situated in the County of Skagit, State of Washington, to-wit:

Lot 44, "CEDARGROVE ON THE SKAGIT," as per plat recorded in Volume 9 of Plats, pages 48 through 51, inclusive, records of Skagit County, Washington.

which is subject to that certain Deed of Trust dated April 13, 2005, and recorded on April 13, 2005, under Auditor's File No. 200504130108 records of Skagit County, Washington, from WILLIAM T. DERRICK, as Grantor, to FIRST AMERICAN TITLE COMPANY, a Washington corporation, as Trustee, to secure an obligation in favor of JEANETTE ROSE DIBIASE, as Trustee of THE JEANETTE ROSE DIBIASE REVOCABLE TRUST dated November 8, 1994, Beneficiary.

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 default(s) for which this foreclosure is made is/are as follows: Failure to pay the

following past due amounts, which are in arrears:

- 3 Monthly Payments of \$425.00 each:	\$ 1,275.00
- 5 Late Fees of \$21.25 each:	<u>\$ 106.25</u>
TOTAL:	\$ 1,381.25

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal of \$45,000.00, together with interest and penalties as provided in the note or other instrument secured from April 13, 2006, 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 encumbrance on the 27th day of October, 2006. The defaults referred to in paragraph III must be cured by October 16, 2006 (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 October 16, 2006 (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 16, 2006 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest or the holder of any 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 or the Grantor's successor in interest at the following address:

WILLIAM T. DERRICK
P.O. Box 236
Concrete, WA 98237

by both first class and certified mail on May 18, 2006, and the property was posted on May 18, 2006, proof of which is in the possession of the Trustee.

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.

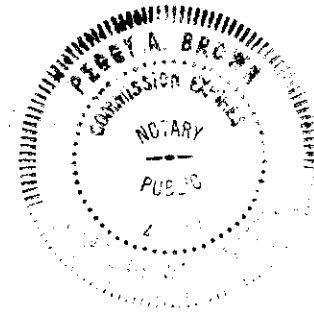


X. The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

Dated this 17th day of July, 2006.

REAL ESTATE MANAGEMENT CORPORATION, TRUSTEE

BY: *Kent Haberly*
KENT HABERLY, President
P.O. BOX 2116
1301 Riverside Drive Ste. A-5
MOUNT VERNON, WA 98273
(360) 424-3323



STATE OF WASHINGTON)
) ss.
County of Skagit)

On this day personally appeared before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, KENT HABERLY, to me known to be the President of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Witness my hand and official seal this 17th day of July, 2006.

Peggy A. Brown
NOTARY PUBLIC in and for the State of
Washington, residing at Burlington.
My appointment expires 4-1-07.

