AFTER RECORDING RETURN TO:

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Name William R. Allen 3/23/2007 Page

Address 120 Woodworth St., PO Box 437

City, State, Zip Sedro-Woolley, WA 98284

Grantor.

Allen, William R., trustee

Grantee.

Dodge, Benny

Public

Abbrev. Leg.

Ptn of W 1/4 of SW 1/4, 25-36-3 E. W.M.

Tax Acct. No.

360325-3-005-0100/P116606 and 360325-3-003-0100/P118909

Document Ref. No. 200207290023

NOTICE OF TRUSTEE'S SALE Pursuant to Chapter 61.24 of the Revised Code of Washington

Ī.

NOTICE IS HEREBY GIVEN that William R. Allen, Successor Trustee, will on July 6, 2007, at the hour of 10 o'clock A.M. on the steps of the main entrance to the Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described property, situated in the County of Skagit, State of Washington, described as follows:

The East 200 feet of the West ½ of the Southwest ¼ of the Southwest ¼ , lying Northerly of Colony Road;

ALSO the Northwest 1/4 of the Southwest 1/4

EXCEPT the East 1/2 thereof.

AND EXCEPT the West 460 feet thereof:

All in Section 25, Township 36 North, Range 3 East, W.M.

Situate in the County of Skagit, State of Washington.

The address of said property is: 531 Mountain View Drive, Mount Vernon, WA 98273.

which is subject to that certain Deed of Trust wherein BENNY R. DODGE is the GRANTOR, LAND TITLE COMPANY OF SKAGIT COUNTY is the TRUSTEE, and

ERROL HANSON FUNDING, INC. is the BENEFICIARY, July 29, 2002, and recorded on July 29, 2002, under Auditors File No. 200207290023, Records of Skagit County, State of 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 which are now in arrears:

Payments due 15th day of
Each month,
December 15, 2005-March 15, 2007 \$ 4,106.75

Late fees
\$35 per month \$ 525.00

Subtotal \$ 4,631.25

Trustee's estimated fees and costs:

Title report for foreclosure purposes (estimated)	600.00
Service/posting, postage & recording fees (estimated)	200.00
Trustee's fees and costs (estimated)	1,500.00
Sub-Total of amount of charges, costs & fees:	2,300.00

Failure to pay real property taxes and provide proof of insurance coverage. For the real property taxes, you must provide proof of payment to Skagit County.

You must provide proof of adequate fire and casualty insurance on any improvements, as evidenced by a certificate of insurance.

IV.

The sum owing on the obligation secured by the Deed of Trust is:

Principal \$20,400.00, together with interest as provided in the note or other instrument secured from December 15, 2005, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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The above described 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 6, 2007. The defaults referred to in Paragraph III must be cured by June 25, 2007(11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before June 25, 2007 (11 days before the sale), the defaults as set forth in Paragraph III are cured and the Trustee's costs and fees are paid. The sale may be terminated any time after June 25, 2007 (11 days before the sale) and before the sale by the Borrower or 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:

Benny R. Dodge 531 Mountain View Drive Mount Vernon, WA 98273

by both first class and certified mail on December 28, 2006, proof of which is in the possession of Trustee; and the Borrower and Grantor were personally served on December 28, 2006, 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 proof of such notice 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.

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.

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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 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.

This notice is an aftempt to collect a debt and any information obtained will be used for that purpose.

Dated this _______ day of March, 2007.

William R. Allen, Successor Trustee 120 Woodworth St., PO Box 437 Sedro-Woolley, WA 98284

Phone (360) 855-1431 FAX (360) 855-9171

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STATE OF WASHINGTON)
) ss
COUNTY OF SKAGIT)	

I certify that I know or have satisfactory evidence that William R. Allen 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 this instrument.

Dated March 23 , 2007

EXP. 11-04-08

Residing at

OF WASHINGTON

OF WASHI

Dena Fletrichams Dedro Woolley, WA 11/4/2008