

Filed for Record at Request of:
David R. Riley, Esq.
Weinstein, Fischer, Riley,
Erickson & Wolf, P.S.
2101 Fourth Avenue, Suite 900
Seattle, WA 98121



199912090068

Kathy Hill, Skagit County Auditor
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NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24, *et. seq.*

TO: Andrew J. Willard
Bari Willard
1509 South 27th Street
Mt. Vernon, Washington 98273

Frank Edward Willard
1505 South 27th Street
Mt. Vernon, Washington 98273

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 10th day of March, 2000, at the hour of 1:30 p.m. at the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mt. 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, legally described as follows:

LOT 42, "PLAT OF LITTLE MOUNTAIN ADDITION", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 1 THROUGH 5, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Assessor's Property Tax Parcel Account Number(s): 4566-000-042-0001

which is subject to that certain Deed of trust dated January 19, 1999, recorded February 24, 1999, under Auditor's File No. 9902240179, records of Skagit County, Washington, from Frank Edward Willard, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Withers Construction, Inc., as Beneficiary.

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.

III.

The default(s) for which this foreclosure is made is/are as follows:

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

Past due payments:	\$1,800.00
Late charges:	\$404.92
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$2,204.92

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$102,500.00, together with interest as provided in the note or other instrument secured from the 1st day of September, 1999, 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 the 10th day of March, 2000. The default(s) referred to in paragraph III must be cured by the 28th day of February, 2000 (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 the 28th day of February, 2000 (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 the 28th day of February, 2000 (11 days before the sale date), 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 Trustee to the Borrower, Grantor and Grantor's successor in interest at the following address:



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by both first class and certified mail on the 16th day of July, 1999, proof of which is in the possession of the Trustee; and 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 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 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.

DATED this 15 day of December, 1999.



David R. Riley, Trustee
Weinstein, Fischer, Riley,
Erickson & Wolf, P.S.
2101 Fourth Avenue, Suite 900
Seattle, WA 98121 (206) 269-3490



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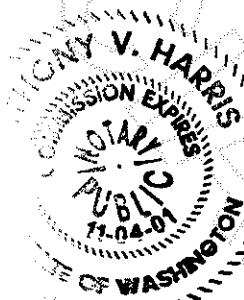
Kathy Hill, Skagit County Auditor

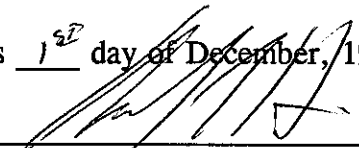
STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that the person appearing before me and making this acknowledgement is the person whose true signature appears on this document.

On this day personally appeared before me DAVID R. RILEY, 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 1st day of December, 1999.




NOTARY PUBLIC in and for the
State of Washington.

Residing at: Lyman and Cedar
Commission expires: 11-04-01

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