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Kathy Hill, Skagit County Auditor
4/26/2000 Page 1 of 2 3:39:57PM

When Recorded Return To:

Peelle Financial Corporation
1540 River Park Drive, Ste 214
Sacramento, CA 95815-4609

Notice of Trustee's Sale Pursuant to the Revised Code of Washington, Chapter 61.24, ET SEQ

NOTICE OF TRUSTEE'S SALE

FIRST AMERICAN TITLE CO. 61596

I.

Notice is hereby given that the undersigned Trustee will on July 28, 2000 at the hour of 10:00 AM at the main entrance to the Skagit County Courthouse, 3rd and Kincaid Street (street address and location if inside a building) in the City of Mount Vernon State of Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described real property; situated in the County of Skagit, State of Washington, to wit:

Lot 181, "CEDARGROVE ON THE SKAGIT", as per plat recorded in Volume 9 of Plats, pages 48 through 51, inclusive, records of Skagit County, Washington.

AKA: 46560 Baker Loop Rd., Concrete, WA
TAX ID # 3877-000-181-0005

which is subject to that certain deed of trust dated October 27, 1997, recorded October 31, 1997 under Auditor's file no. 9710310120, records of Skagit County, Washington, from Gerald L. Woodruff and Andrea Woodruff Grantor, to Land Title Company of Skagit County as Trustee, to secure an obligation in favor of Westar Financial, Inc. as Beneficiary, the beneficial interest in which was assigned to Associates Financial Services Co. under an Assignment recorded under Auditor's file No. 9801260053 on January 26, 1998.

II.

No action 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 said deed of trust.

III.

The default for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:
make monthly payments of \$459.28 each, commencing with the payment due March 10, 1999 and continuing each month until this Deed of Trust is reinstated or goes to Trustee's Sale; pay sums advanced by the beneficiary to protect the security; and all Trustee's fees and other costs and expenses associated with this foreclosure, and any further breach of any term or condition in subject Note and Deed of Trust.

IV.

The sum owing on the obligation secured by the Deed of Trust is Principal \$38,111.20, together with interest as in the note provided from February 10, 1999 and such other costs and fees 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on July 28, 2000. The defaults referred to in paragraph III must be cured by July 17, 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 before July 18, 2000 (10 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. This sale may be terminated anytime after July 17, 2000 (11 days before the sale date) and before the sale by the Borrower, Grantor or Guarantor paying the principal and interest, plus costs, fees and advances if any, made pursuant to the terms of the obligation and/or deed of trust.

VI.

A written Notice of Default was transmitted by the beneficiary or trustee to the borrower and grantor at the following addresses:

P.O. Box 2025, Concrete, WA 98237, P.O. Box 355, Concrete, WA 98237 & 46560 Baker Loop Road, Concrete, WA 98237

by both First Class and Certified Mail on March 9, 2000 proof of which is in the possession of the trustee; and the grantor or his successor in interest, was personally served on March 10, 2000 with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in Paragraph 1 above, and the trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing to any one 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 him all of 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 or 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 of 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.

Notice and other process may be served on the trustee at: Peelle Financial Corporation of Washington c/o C.T. Corporation System 520 Pike Street, Seattle, WA 98101

Dated: April 24, 2000

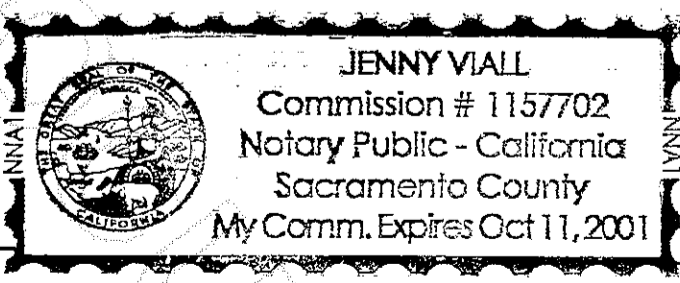
PEELLE FINANCIAL CORPORATION
OF WASHINGTON

By: Sara Berens
Sara Berens, Assistant Foreclosure
Manager

State of California
County of Sacramento

On this April 24, 2000 before me, the undersigned notary public, personally appeared Sara Berens personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), on the entity upon behalf of which the person(s) WITNESS my hand and official seal.

Jenny Viall
Notary's Signature



PFC # 32458-8
LOAN # 801190

WA-NOS(p.2)-rev 5/15/98