

After Recording, Return to:
Vonnie Nave
North Pacific Trustee, Inc.
PO Box 4143
Bellevue, WA 98009-4143



200009220109
Skagit County Auditor
9/22/2000 Page 1 of 4 3:56:45PM

File No. 7043.21379/Rutledge, Ronald R.
Grantors: North Pacific Trustee, Inc.
First Horizon Home Loans
Grantee: Rutledge, Ronald R.

FIRST AMERICAN TITLE CO.
62836-2

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On December 29, 2000, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 4015-000-006-0009 (R69588)

Lot 1, of Skagit County Short Plat No. 99-0002, approved May 21, 1999, and recorded May 21, 1999, as Auditor's File No. 9905210054, in Volume 14 of Short Plats, Pages 26 and 27, being a portion of Lot "F", "Corrected Plat of Slipper's Acres", as per Plat recorded in Volume 4 of Plats, Page 54, records of Skagit County, Washington.

Commonly known as: 3166 State Highway Nine
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 06/02/99, recorded on 06/07/99, under Auditor's File No. 9906070198, records of Skagit County, Washington, from Ronald R. Rutledge, a single person, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation in favor of FT Mortgage Companies d/b/a Emerald Mortgage Company, a Kansas corporation nka First Horizon Home Loans, as 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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 09/14/00
A. Monthly Payments	\$6,530.22
B. Late Charges	\$217.65
C. Advances	\$0.00
D. Other Arrears	\$43.58
Total Arrearage	<u>\$6,791.45</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$550.00
Attorneys' Fees	\$0.00
Title Report	\$646.80
Process Service	\$100.00
Photocopies	\$20.00
Statutory Mailings	\$29.50
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	<u>\$1,391.30</u>
Total Amount Due:	\$8,182.75

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT	ACTION NECESSARY TO CURE
Nonpayment of Taxes/Assessments	Deliver to Trustee written proof that all taxes and assessments against the property are paid current
Default under any senior lien	Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist
Failure to insure property against hazard	Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on Sale)	Revert title to permitted vestee



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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$119,670.26, together with interest as provided in the note or other instrument secured from 03/01/00, 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 12/29/00. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 12/18/00 (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 the close of the Trustee's business on 12/18/00 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/18/00 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Ronald R. Rutledge
3166 State Highway Nine
Sedro Woolley, WA 98284

Jane Doe Rutledge,
spouse of Ronald R. Rutledge
3166 State Highway Nine
Sedro Woolley, WA 98284

by both first class and either certified mail, return receipt requested, or registered mail on 08/09/00, proof of which is in the possession of the Trustee; and on 08/12/00 Grantor and Borrower were personally served 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 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.



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