



200103300151

, Skagit County Auditor

3/30/2001 Page 1 of 6 12:18:52PM

AFTER RECORDING MAIL TO:

JACOB COHEN
Post Office Box 889
Oak Harbor, WA 98277

FIRST AMERICAN TITLE CO.

Document Title(s):

62983

Notice of Trustee's Sale

Reference No. of Documents assigned or released:

9901280110

Grantor(s): (Last name first, then first and initial)

Self-Help Housing, a Washington non-profit corporation

Grantee(s): (Last name first, then first and initial)

MASSEY, William L. and Kathleen A.

Abbreviated Legal Description as follows:

Lots 1, 4, 5, 6, 8, 9, 11, 12, 14-30, 39, 40, 42, 43, 45-49, 51-64, Tracts A, B, C, Y and Z
Rosewood P.U.D. No. 1

Assessor's Property Tax Parcel/Account Number(s):

See attached page for individual tax account numbers.

UNOFFICIAL DOCUMENT

Lot 1	4745-000-001-0000	R116447
Lot 4	4745-000-004-0000	R116450
Lot 5	4745-000-005-0000	R116451
Lot 6	4745-000-006-0000	R116452
Lot 8	4745-000-008-0000	R116454
Lot 9	4745-000-009-0000	R116455
Lot 11	4745-000-011-0000	R116457
Lot 12	4745-000-012-0000	R116458
Lot 14	4745-000-014-0000	R116460
Lot 15	4745-000-015-0000	R116461
Lot 16	4745-000-016-0000	R116462
Lot 17	4745-000-017-0000	R116463
Lot 18	4745-000-018-0000	R116464
Lot 19	4745-000-019-0000	R116465
Lot 20	4745-000-020-0000	R116466
Lot 21	4745-000-021-0000	R116467
Lot 22	4745-000-022-0000	R116468
Lot 23	4745-000-023-0000	R116469
Lot 24	4745-000-024-0000	R116470
Lot 25	4745-000-025-0000	R116471
Lot 26	4745-000-026-0000	R116472
Lot 27	4745-000-027-0000	R116473
Lot 28	4745-000-028-0000	R116474
Lot 29	4745-000-029-0000	R116475
Lot 30	4745-000-030-0000	R116476
Lot 39	4745-000-039-0000	R116477
Lot 40	4745-000-040-0000	R116478
Lot 42	4745-000-042-0000	R116480
Lot 43	4745-000-043-0000	R116481
Lot 45	4745-000-045-0000	R116483
Lot 46	4745-000-046-0000	R116484
Lot 47	4745-000-047-0000	R116485
Lot 48	4745-000-048-0000	R116486
Lot 49	4745-000-049-0000	R116487
Lot 51	4745-000-051-0000	R116488
Lot 52	4745-000-052-0000	R116489
Lot 53	4745-000-053-0000	R116490
Lot 54	4745-000-054-0000	R116491
Lot 55	4745-000-055-0000	R116492
Lot 56	4745-000-056-0000	R116493
Lot 57	4745-000-057-0000	R116494
Lot 58	4745-000-058-0000	R116495
Lot 59	4745-000-059-0000	R116496
Lot 60	4745-000-060-0000	R116497
Lot 61	4745-000-061-0000	R116498
Lot 62	4745-000-062-0000	R116499
Lot 63	4745-000-063-0000	R116500
Lot 64	4745-000-064-0000	R116501
Tract A	4745-000-999-0000	R116502
Tract B	4745-000-999-0100	R116503
Tract C	4745-000-999-0200	R116504
Tract Y	4745-000-999-0400	R116506
Tract Z	4745-000-999-0500	R116507



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NOTICE OF TRUSTEE'S SALE

**PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET SEQ.**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 13th day of July, 2001, at the hour of 10:00 o'clock a.m. at Front Door of the Skagit County Courthouse, Third and Kincaid, 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:

Lots 1, 4 – 6, 8 – 9, 11 – 12, 14 – 30, 39 – 40, 42 – 43, 45 – 49, 51 – 64, Tract A, Tract B, Tract C, Tract Y and Tract Z, "ROSEWOOD P.U.D., Phase I", as recorded February 14, 2000 under Auditor's File No. 200002140086, records of Skagit County, Washington.

which is subject to that certain Deed of Trust dated September 1, 1998, under Auditor's File No. 9901280110, records of Skagit County, Washington, from Self-Help Housing, a Washington non-profit corporation, as Grantor, to First American Title Insurance Company as Trustee, to secure an obligation in favor of Island Construction Site and Utilities, Inc., a Washington corporation, as Beneficiary. Jacob Cohen, Attorney at Law, was appointed Successor Trustee under instrument recorded on February 28, 2000, under Auditor's File No. 200002280108. The beneficial interest in the said deed of trust was assigned to William L. Massey and Kathleen A. Massey, husband and wife, by instrument recorded on February 1, 1999 under Skagit County Auditor's File No. 9902010143.

THE ABOVE DESCRIBED PROPERTY IS BEING SOLD IN AN "AS-IS" CONDITION, AND THE TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES AS TO THE CONDITION OF THE PROPERTY.

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.



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III.

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

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

Principal balance of \$971,463.73, together with delinquent interest and late charges.

- B. Other: N/A

IV.

The sum owing on the obligation secured by the deed of trust is: Principal \$971,463.73 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 installment 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 13th day of July, 2001. The default referred to in paragraph III must be cured by the 2nd day of July, 2001 (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 2nd day of July, 2001 - (11 days before the sale date) the default as set forth in paragraph III is cured and the trustee's fees and costs are paid. The sale may be terminated any time after the 2nd day of July, 2001 - (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 beneficiary or trustee to the borrower and grantor and at the following addresses:

Self-Help Housing
405 Hoag Road
Mount Vernon, WA 98273



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by both first class and certified mail, return receipt requested, on the 6th day of February, 2001, proof of which is in the possession of the trustee; and the borrower and grantor were personally served on the 8th day of February, 2001, 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 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-captioned 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.

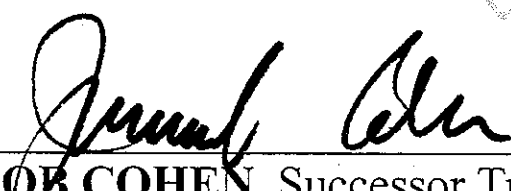
NOTICE TO OCCUPANTS OR TENANTS

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.

XI.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: The undersigned is attempting to collect a debt and any information obtained will be used for that purpose.

DATED this 26th day of March, 2001.



JACOB COHEN, Successor Trustee
Post Office Box 889
Oak Harbor, WA 98277
Telephone: (360) 675-9088



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Skagit County Auditor

STATE OF WASHINGTON)
) SS
COUNTY OF ISLAND)

On this day personally appeared before me **JACOB COHEN**, 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 26th day of March, 2001.



Carolyn R. Brazas
NOTARY PUBLIC in and for the State of
Washington, residing at Anacortes
My Commission Expires: 5/22/01



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