

Filed for Record at Request of:

Zylstra Beeksma Waller & Dale, P.L.L.C.  
791 S. E. Barrington Drive  
Oak Harbor, WA 98277



200203220081  
Skagit County Auditor

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LAND TITLE COMPANY OF SKAGIT COUNTY

**NOTICE OF TRUSTEE'S SALE**

TO: The Public  
RE: Flauding

I. NOTICE IS HEREBY GIVEN that Zylstra Beeksma Waller & Dale, P.L.L.C., Successor Trustee, will on **July 12, 2002**, at the hour of 10:00 o'clock a.m., at the United States Post Office in the City of Anacortes, 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 County, State of Washington, to-wit:

Abbreviated Legal: A Portion of the Northeast Quarter of the Northwest Quarter, 18-35-6 E W.M.

Additional Legal Attached as Page 5 of this Document.

Situate in the County of Skagit, State of Washington.

Tax Parcel #350618-2-001-0008

which is subject to that certain Deed of Trust dated October 26, 1995, recorded November 1, 1995, under Auditor's File No. 9511010067, records of Skagit County, Washington, from Jeffrey K. Flauding, and Kathleen L. Flauding, as Grantors, to Land Title Company, as Trustee, to secure an obligation in favor of InterWest Savings Bank nka Pacific Northwest Bank who was the original Beneficiary or, due to assignment is now the current Beneficiary.

Tender of payment or performance must be made to:

ZYLSTRA BEEKSMA WALLER & DALE, P.L.L.C. - Trustee  
791 S.E. BARRINGTON DRIVE  
OAK HARBOR, WA 98277  
(360) 675-5955

**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 Borrower's or 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:

- a) Failure to pay when due the following amounts which are now in arrears: Monthly payments: \$4,561.46; Late Charges: \$228.07; Attorney Fees & Costs To Date Re: Foreclosure: \$1,572.75.
- b) Plus any additional payments and/or late charges which may become due.

The real property taxes for the second half of 2001 were not paid as required by the Promissory Note and Deed of Trust. The estimated amount in arrears is \$763.30 plus interest and penalties.

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

Principal balance of \$99,132.82, together with interest as provided in the note or other instrument secured from October 1, 2001, 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 July 12, 2002. The default(s) referred to in paragraph III must be cured by July 1, 2002 (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 July 1, 2002 (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 July 1, 2002 (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 the 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:

Jeffrey K. Flauding  
30534 SR 20  
Sedro Woolley, WA 98284

Kathleen L. Flauding  
30534 SR 20  
Sedro Woolley, WA 98284

by both first class and certified or registered mail on February 11, 2002, proof of which is in the possession of the Trustee; the written Notice of Default was posted in a conspicuous place on the real property described in paragraph I above on February 13, 2002, 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.





DESCRIPTION:

PARCEL "A":

The East  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 18, Township 35 North, Range 6 East, W.M., EXCEPT the South 466.49 feet thereof, AND EXCEPT that portion conveyed to the State of Washington for highway purposes by Deed recorded January 14, 1958, under Auditor's File No. 560638, AND EXCEPT that portion lying Northerly of said Highway 20, conveyed to Anthony G. Hamerski, by Deed recorded September 10, 1991, under Auditor's File No. 9109100026.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

An easement for utilities, over, across and upon the West boundary line of the following described tract as granted by instrument recorded August 30, 1995, under Auditor's File No. 9508300003:

The South 466.49 feet of the East  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 18, Township 35 North, Range 6 East, W.M., EXCEPT the East 30 feet thereof, AND EXCEPT that portion conveyed to the State of Washington for the highway purposes recorded January 14, 1958, under Auditor's File No. 560638.

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