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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: RICHARD F. ANDERSON

*Karr Tuttle
Campbell*

YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on September 6, 2002 at 10:00 A.M., at Front Steps of the Skagit County Superior Court, 205 W. Kincaid St., Mount Vernon, 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(ies) of SKAGIT, State of Washington, to-wit:

ABBREVIATED LEGAL: SECTION 2, TOWNSHIP 35, RANGE 4; PTN. SW 1/4 - SE 1/4
FOR FULL LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

(commonly known as) 22571 Mosier Rd. Sedro Woolley, Washington, 98284
Assessor's Property Tax Parcel/Account Number(s) 350402-4-008-0007 (P35684)

which is subject to that certain Deed of Trust dated February 26, 2001 recorded MARCH 9, 2001 under Auditor's File No. 200103090118, of Deeds of Trust, of SKAGIT, County Washington, from RICHARD F. ANDERSON, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY, as Grantor, to ISLAND TITLE COMPANY, as Trustee, to secure an obligation in favor of QUALITY FIRST MORTGAGE COMPANY, as beneficiary. The beneficial interest was subsequently assigned to INDYMAC BANK, FSB by Assignment of Deed of Trust recorded May 23, 2002 under Recording No. 200205230077, records of SKAGIT County, Washington.

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.

III

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

Failure to pay when due the following amounts from January 1, 2002, which are now in arrears:

MONTHLY PAYMENT: January 1, 2002

6 Payments @ \$1,318.14	\$7,908.84
Late Charges: 6 @ \$54.01	\$324.06
TOTAL	\$8,232.90

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$146,287.01, together with interest as provided in the note or other instrument secured from DECEMBER 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 expenses 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 September 6, 2002. The default(s) referred to in paragraph III must be cured by AUGUST 27, 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 AUGUST 27, 2001, (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 AUGUST 27, 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.



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VI

A written notice of default was transmitted by the Successor Trustee or Beneficiary or Trustee to the Borrower or Grantor, or the Grantor's successor in interest and the at the following addresses:

Borrower/Grantor:
Richard F. Anderson
22571 Mosier Rd. Sedro Woolley
Washington, 98284

by both first class and certified mail on APRIL 12, 2002 proof of which is in the possession of the Trustee; and the Borrower, and Grantor was personally served on APRIL 13, 2002 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 Successor 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 Borrower, Grantor, Guarantor and all those who hold by, through or under the Grantor of 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 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

OBLIGATIONS AND REPRESENTATIONS OF SUCCESSOR TRUSTEE

The Successor Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position, or there may be other prior encumbrances of title. The Successor Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property, and the position on the title of the deed of trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an



SCHEDULE "C"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Parcel "A":

The West 150 feet of the South 283 feet of that portion of the Southwest 1/4 of the Southeast 1/4 lying North of road known as Mosier Road in Section 2, Township 35 North, Range 4 East, W.M., EXCEPT that portion lying within the South 30 feet of the Southwest 1/4 of the Southeast 1/4 of said Section 2, as conveyed to Skagit County for road purposes by Deed recorded October 23, 1945, under Auditor's File No. 384393.

Parcel "B":

The West 150 feet of the North 585 feet of the South 868 feet of that portion of the Southwest 1/4 of the Southeast 1/4 of Section 2, Township 35 North, Range 4 East, W.M., lying Northerly of the Mosier County Road.



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