



200301170020

Skagit County Auditor

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AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 98101  
Ref: Stetz III, 230-X0685.01

FIRST AMERICAN TITLE CO.

11452

Reference Number(s) of Documents assigned or released: 200105170144

Grantor: Bishop, Lynch & White, P.S.

Grantee: The Public/Joseph A. Stetz, III and Georgette C. Stetz, husband and wife

Assessor's Property Tax Parcel/Account Number(s): 3864-001-000-1609

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on April 18, 2003 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit;

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

(commonly known as 13062 Glenwood Drive, Mount Vernon, WA 98273)

which is subject to that certain Deed of Trust dated May 12, 2001, recorded May 17, 2001, under Auditor's File No. 200105170144, records of Skagit County, Washington, from Joseph A. Stetz, III and Georgette C. Stetz, husband and wife, as Grantor, to Land Title Company, as Trustee, to secure an obligation in favor of Household Realty Corporation as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

II

Notice of Trustee's Sale (Continued)

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 default on the obligation secured by the Deed of Trust.

III

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

- i) Failure to pay when due the following amounts which are now in arrears:

Monthly Payments:

Delinquent monthly payments from August 17, 2002 through December 17, 2002

5	Payment(s) at	\$1,686.13	\$8,430.65
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Late Charges:

Past Due Late Charges

<b>TOTAL</b>			<b>\$8,430.65</b>
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- |             |   |
|-------------|---|
| ii) Default | Description of Action Required to Cure and Documentation Necessary to Show Cure |
| None        | None  |

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$180,540.42, together with interest from July 17, 2002, as provided in the note or other instrument, 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 April 18, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by April 7, 2003 (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 April 7, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after April 7, 2003 (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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Notice of Trustee's Sale (Continued)

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

See Exhibit " B" attached hereto and incorporated herein by this reference.

by both first class and certified mail on November 11, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 14, 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 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 objections to this 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



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# EXHIBIT "A"

That portion of Block 1, BINGHAM ACREAGE, according to the plat thereof recorded in Volume 4 of Plats, Page 24, records of Skagit County, Washington, described as follows:

Beginning at the North quarter corner of Section 11, Township 34 North, Range 4 East, W.M.; thence North 89 degrees 30' 50" East along the North line of said section a distance of 692.50 feet to the West line of a road, projected North; thence South along said projected West line of said road a distance of 220.00 feet to the true point of beginning; thence continue South along the West line of said road a distance of 450.00 feet; thence South 89 degrees 30' 50" West a distance of 156.50 feet; thence North a distance of 450.00 feet; thence North 89 degrees 30' 50" East a distance of 156.50 feet to the true point of beginning.



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**EXHIBIT B**

Joseph A. Stetz, III  
13062 Glenwood Drive  
Mount Vernon, WA 98273

Georgette C. Stetz  
13062 Glenwood Drive  
Mount Vernon, WA 98273

Occupants of the Premises  
13062 Glenwood Drive  
Mount Vernon, WA 98273  
10RBASEVALLNDDOC.FRM REV. 11/11/02



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