

After recording, return to:

Foreclosures Northwest, Inc.  
P.O. Box 1132  
Tacoma, WA 98401-1132  
(253) 383-1001



200307080033  
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE  
Assessors Tax Parcel Number P67278

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Foreclosures Northwest, Inc. will on 3rd day of October, 2003, at the hour of 10 o'clock a.m. on the front steps of the Skagit County Courthouse, 205 W. Kincaid St., Ste. 202, City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, Douglas J. Sherman and Stacy R. Rudig, Grantors, the following described real property, situated in the County(ies) of Skagit, State of Washington, to-wit:

The North 162 feet of the West 50 feet of Lot 7, LIVEMORES HAMILTON ACREAGE, according to the plat thereof recorded in Volume 3 of plats, page 87, records of Skagit County, Washington.

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 Grantors' 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:

Failure to pay taxes due on realty.

Taxes due and owing for	2000:	\$1,840.96
	2001:	\$ 980.71
	2002:	\$ 926.21
	2003	<u>\$ 405.41</u>
Base amount:		\$4,153.29

Monthly payments at \$466.36 per month each as follows:

March 25, 2002	\$ 466.36
April 25, 2002	\$ 466.36
May 25, 2002	\$ 466.36
June 25, 2002	\$ 466.36
July 25, 2002	\$ 466.36
August 25, 2002	\$ 466.36
September 25, 2002	\$ 466.36
October 25, 2002	\$ 466.36
November 25, 2002	\$ 466.36
December 25, 2002	\$ 466.36
January 25, 2003	\$ 466.36
February 25, 2003	\$ 466.36
March 25, 2003	\$ 466.36
April 25, 2003	\$ 466.36
May, 25, 2003	<u>\$ 466.36</u>
	\$ 6,995.40

Late charges at \$5.00 per month for each month that payment is not received by the 10<sup>th</sup> of the next month:

April 10, 2002	\$ 5.00
May 10, 2002	\$ 5.00
June 10, 2002	\$ 5.00
July 10, 2002	\$ 5.00
August 10, 2002	\$ 5.00
September 10, 2002	\$ 5.00
October 10, 2002	\$ 5.00
November 10, 2002	\$ 5.00
December 10, 2002	\$ 5.00
January 10, 2003	\$ 5.00
February 10, 2003	\$ 5.00
March 10, 2003	\$ 5.00
April 10, 2003	\$ 5.00
May 10, 2003	\$ 5.00
June 10, 2003	\$ 5.00
	\$ 75.00

TOTAL MONTHLY PAYMENTS,  
AND LATE CHARGES \$7,070.40

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$58,936.98 together with interest as provided in the note or other instrument secured from the 31st day of March, 1998 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 the 3rd day of October, 2003. The default(s) referred to in paragraph III must be cured by the 22nd day of September, 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 the 22nd day of September, 2003, (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 the 22nd day of September, 2003, (11 days before the sale date), and before the sale by the Grantors or the Grantors' successor in interest 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 Grantors or the Grantors' successor in interest at the following address(es):

Douglas J. Sherman, 7711 Medford Road, Sedro Wooley, WA 98284  
Stacey R. Rudig, 7711 Medford Road, Sedro Wooley, WA 98284

by both first class and certified mail on the 12th day of May, 2003, proof of which is in the possession of the Trustee; and the Grantor was personally served on the 14<sup>th</sup> day of May, 2003 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



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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 Grantors and all those who hold by, through or under the Grantors 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

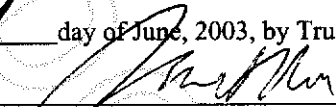
The purchaser at the trustee's sale is entitled to possession of the property on the 20<sup>th</sup> day following the sale, as against the grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants or tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 5912 RCW.

XI.

The undersigned certifies that those persons listed hereunder will be provided notice by mail on the day written below.

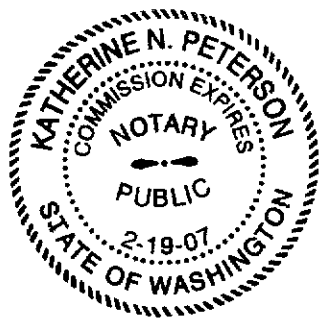
Douglas J. Sherman, 7711 Medford Road, Sedro Wooley, WA 98284  
Stacey R. Rudig, 7711 Medford Road, Sedro Wooley, WA 98284  
John P. Plovie, Attorney, PO Box 878, Redmond, WA 98073

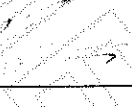
DATED this 24 day of June, 2003, by Trustee:

  
Foreclosures Northwest, Inc., Trustee  
By: James H. MaGee, President  
1530 South Union Avenue, Suite 9  
Tacoma, WA 98405  
(253)383-1001

State of Washington )  
County of Pierce )

On this day personally appeared before me James H. MaGee to me known to be the individual, or individuals 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 24th day of June, 2003



  
Katherine N. Peterson  
NOTARY PUBLIC in and for the State of Washington,  
residing at Edgewood, WA  
My Commission Expires: February 19, 2007

  
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