

John C. Merkel  
Attorney at Law  
999 Third Avenue, Suite 2525  
Seattle, WA 98104



200006210070  
Kathy Hill, Skagit County Auditor  
6/21/2000 Page 1 of 3 1:52:08PM

## TRUSTEE'S DEED

FIRST AMERICAN TITLE CO.

61248

Grantor (Trustee): MERKEL, JOHN C.  
Grantee (Lender): ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.  
Legal Description: PTN LOTS 13, 14, 15, BLK 124, FIRST ADDN TO  
BURLINGTON, VOL 3, PG 11, SKAGIT COUNTY,  
WASHINGTON. Additional Legal on Page 1.  
Assessor's Tax ID: 4077-124-015-0019  
Ref. Nos. of Documents Assigned or Released: DOT Rec. No. 199907280105

**THE GRANTOR**, JOHN C. MERKEL as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., **GRANTEE**, the real property, situated in the County of Skagit, State of Washington, described as follows:

THE EAST 90 FEET OF LOTS 13, 14, AND 15, BLOCK 124, "FIRST ADDITION TO BURLINGTON SKAGIT CO., WASH.", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

commonly known as: 935 E. Sharon Avenue, Burlington, Washington 98223-2346.

### RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust dated July 23, 1999, and recorded July 28, 1999, under Skagit County Recording No. 199907280105, records of Skagit County, Washington, from DENNIS R. RUSCHMANN, as his separate property, as Grantor, to LAND TITLE COMPANY, as Trustee, to secure an obligation in favor of ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., as Beneficiary. By Appointment of Successor Trustee

recorded under Skagit County Recording No. 200002160104, John C. Merkel was appointed successor trustee.

2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of a promissory note in the sum of One Hundred Fifty-Three Thousand Seven Hundred Nineteen 63/100 Dollars (\$153,719.63) with interest thereon, according to the terms thereof, in favor of ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.

3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.

4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in the "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the 30 day advance "Notice of Default" was transmitted to the Grantor or his successor in interest, and a copy of said Notice was posted or served in accordance with law.

5. ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the terms of said Deed of Trust.

6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on March 16, 2000. recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of said property as No. 200003160007.

7. The Trustee, in its aforesaid "Notice of Trustee's Sale", fixed the place of sale inside the front lobby of the Skagit County Courthouse, 205 W. Kincaid, in the City of Mount Vernon, State of Washington, a public place, on June 16, 2000, and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 35th and 28th day before the sale, and once between the 14th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his Successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.

8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.

TRUSTEE'S DEED - 2



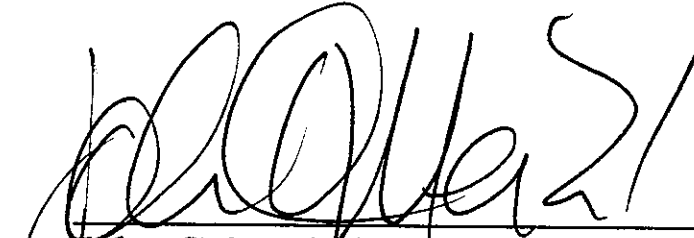
200006210070

Kathy Hill, Skagit County Auditor

6/21/2000 Page 2 of 3 1:52:08PM

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on June 16, 2000, the date to which the trustee's sale was scheduled, which was no less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction under the highest bid therefore, the property hereinabove described, for the sum of \$146,500.00, for satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs, and expenses as provided by statute.

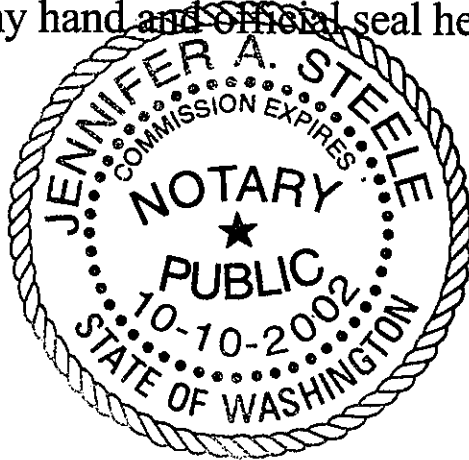
DATED this 19<sup>th</sup> day of June, 2000.

  
John C. Merkel, Trustee

STATE OF WASHINGTON )  
                                          : ss.  
COUNTY OF KING )

On this day, before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally appeared JOHN C. MERKEL, to me known to be the individual who executed the foregoing instrument, and acknowledged the said instrument to be his free and voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed this 19<sup>th</sup> day of June, 2000.



  
JENNIFER A. STEELE  
NOTARY PUBLIC in and for the State of Washington.  
My appointment expires: 10/10/2002.

35878  
SKAGIT COUNTY WASHINGTON  
Real Estate Excise Tax  
PAID

JUN 21 2000

Amount Paid \$ 0  
Skagit County Treasurer  
By: DC Deputy