6

AFTER RECORDING RETURN TO:
Professional Foreclosure
Corporation of Washington
P.O. Box 85013
San Diego, CA 92186-5013

PFC: 00-70314

200007250069
Kathy Hill, Skagit County Auditor
7/25/2000 Page 1 of 6 12:07:18PM

UNOFFICIAL DOCUMENT

NOTICE OF TRUSTEE'S SALE

PFC #:00-70314 Loan #:13620236 Title Order No.:0013029

ISLAND TITLE CO.
SB-16359 ✓

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on October 27, 2000, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

THAT PORTION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 728.36 FEET NORTH AND 109.84 FEET WEST OF THE SOUTHEAST CORNER OF SAID SUBDIVISION THENCE NORTH 75 FEET; THENCE WEST 85.90 FEET, MORE OR LESS, TO THE EAST LINE OF NORTH EIGHTH STREET; THENCE SOUTH ALONG SAID EAST LINE A DISTANCE OF 75 FEET TO A POINT 85.90 FEET WEST OF THE POINT OF BEGINNING; THENCE EAST TO THE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.
Tax Parcel No.: 340417-0-037-0004
Commonly known as: 1108 N 8th St , Mount Vernon, WA 98273

which is the subject of that certain Deed of Trust dated July 18, 1994, recorded July 21, 1994, under Auditor's File No. 9407210074, records of Skagit County, Washington, from MARCOS C. PALOMERA AND CLAUDIA A. PALOMERA, HUSBAND AND WIFE as Grantor, to LAND TITLE CO OF SKAGIT COUNTY as Trustee, to secure an obligation in favor of NORTH AMERICAN MORTGAGE COMPANY as Beneficiary, the beneficial interest now held by HOMESIDE LENDING, INC., FKA BANCBOSTON MORTGAGE CORPORATION under an Assignment recorded on JULY 11, 1995 under Auditor's File Number 9507110011.

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 which are now in arrears:

Monthly payments in the amount(s) of $796.13 from February 1, 2000 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at $1,500.00 as of October 27, 2000.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance $87,594.39, together with interest in the note or other instrument secured from January 16, 2000, 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 October 27, 2000. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by October 16, 2000 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before October 16, 2000 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 16, 2000 (11 days before the sale), 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

MARCOS C. PALOMERA
1108 NORTH 8TH STREET
MOUNT VERNON, WA 98273-2454

CLAUDIA A. PALOMERA

UNOFFICIAL DOCUMENT

1108 NORTH 8TH STREET
MOUNT VERNON, WA 98273-2454

MARCOS C. PALOMERA
711 N SKAGIT ST
BURLINGTON, WA 98233-1419.

CLAUDIA A. PALOMERA
711 N SKAGIT ST
BURLINGTON, WA 98233-1419

OCCUPANT
1108 N 8TH ST
MOUNT VERNON, WA 98273

by both first class and certified mail on June 15, 2000 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 15, 2000 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 above, and whose telephone number is (800) 511-4229, 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 an 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

200007250069
Kathy Hill, Skagit County Auditor
7/25/2000 Page 3 of 6 12:07:18PM

UNOFFICIAL DOCUMENT

the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

UNOFFICIAL DOCUMENT

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 21 day of July, 2000

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON
PFC Number 00-70314

By: Lisa Lewis
LISA LEWIS, ASSISTANT SECRETARY
P.O. Box 85013
San Diego, CA 92186-5013
(800) 511-4229

ADDRESS FOR PERSONAL SERVICE
Professional Foreclosure Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

FHA 561-6221807729ATTN: GNMA POOL 13620236

STATE OF CALIFORNIA)
) SS.
COUNTY OF SAN DIEGO)

On this 21 day of July, 2000, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared LISA LEWIS known to be the ASSISTANT SECRETARY of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.

MGC1 Robert C. Bourne MGC1
Comm. #1162586
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
Comm. Exp. Nov. 22, 2001

Robert C. Bourne
Notary Public in and for the State of California
My Commission Expires: 11-22-2001

200007250069
Kathy Hill, Skagit County Auditor
7/25/2000 Page 5 of 6 12:07:18PM

UNOFFICIAL DOCUMENT

EXHIBIT "A"

MARCOS C. PALOMERA
1108 NORTH 8TH STREET
MOUNT VERNON, WA 98273-2454

CLAUDIA A. PALOMERA
1108 NORTH 8TH STREET
MOUNT VERNON, WA 98273-2454

MARCOS C. PALOMERA
711 N SKAGIT ST
BURLINGTON, WA 98233-1419

CLAUDIA A. PALOMERA
711 N SKAGIT ST
BURLINGTON, WA 98233-1419

OCCUPANT
1108 N 8TH ST
MOUNT VERNON, WA 98273

HALLMARK GOVERNMENT MORTGAGE, INC.
DBA HALLMARK MORTGAGE
875 124TH AVENUE NE #102
BELLEVUE, WA 98005

MEGO MORTGAGE CORPORATION
210 INTERSTATE NO. PKWY #250
ATLANTA, GA 30339

CITY OF MOUNT VERNON-FINANCE DEPT.
PO BOX 809
MOUNT VERNON, WA 98273

UNOFFICIAL DOCUMENT