



200012150099

Skagit County Auditor

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WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION
720 SEVENTH AVENUE, SUITE 400
SEATTLE, WA, 98104

----- SPACE ABOVE THIS LINE FOR RECORDER'S USE -----

Trustee No.: 01-MS-22338

Loan No. 84415959 CONV

NOTICE OF TRUSTEE'S SALE

Pursuant to the R.C.W Chapter 61.24, et seq. and 62A.9-501 et seq.

ISLAND TITLE CO.

B 17065 ✓

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on March 16, 2001, at 10:00 AM, at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID in the City of MT. VERNON, State of 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:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS: THAT PORTION OF THE NW 1/4 OF THE NW 1/4 OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST W.M., AS MORE FULLY DESCRIBED ON EXHIBIT "A" ATTACHED HERETO.

(commonly known as) Tax Parcel No.: P28289
1225 S. 6TH ST.
MT. VERNON WA 98273

which is subject to that certain Deed of Trust dated June 5, 1998, recorded June 12, 1998, in Vol 1825 of Deeds of Trust, page 0311 under Auditor's File No. 9806120081, of SKAGIT County, Washington, from RANDY S. RUDNICK AND EILEEN F. RUDNICK, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of TMS MORTGAGE INC., DBA THE MONEY STORE, as Beneficiary, the beneficial interest in which is assigned to THE BANK OF NEW YORK, AS CO-TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF JULY 31, 1998, SERIES 1998-B .

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 THE MONTHLY PAYMENT WHICH BECAME DUE ON 07-01-00, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Failure to pay when due the following amounts, which are now in arrears:

	Amount due as of December 15, 2000

Payments:	
6 payments at \$ 525.29 each;	\$ 3,151.74
0 payments at \$ each;	\$
(07-01-00 through 12-15-00)	
Late Charges:	\$ 157.56
Prior accumulated late charges:	\$
Beneficiary Advances (with interest if applicable)	\$ 1,172.88
	=====
TOTAL:	\$ 4,482.18

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$48,403.02, together with interest as provided in the note or other instrument secured, 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 March 16, 2001. The default(s) referred to in paragraph III must be cured by March 5, 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 March 5, 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.



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The sale may be terminated any time after March 5, 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.

VI

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

RANDY S. RUDNICK
EILEEN F. RUDNICK
1225 S. 6TH ST.
MT. VERNON WA 98273

by both first class and certified mail on November 10, 2000 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 14, 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in at least the amount of one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 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

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

DATED: December 14, 2000

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

BY


JEFF PRYOR, FORECLOSURE SUPERVISOR
Address: 720 SEVENTH AVENUE, SUITE 400
SEATTLE WA 98104
Telephone: 206 340-2550
Sale Information Line: (916) 387-7728

STATE OF Washington

COUNTY OF KING

}
} ss.
}

On December 14, 2000, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JEFF PRYOR to me known to be the FORECLOSURE SUPERVISOR of REGIONAL TRUSTEE SERVICES CORPORATION, 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 he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.  Notary Public in and for the State of Washington, residing at Seattle.

My commission expires 09-16-03.

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BELDINA OTIENO
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES 9-16-03



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01-MS-22338

Order No.: B17065

EXHIBIT 'A'

That portion of the Northwest Quarter of the Northwest Quarter of Section 29, Township 34 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point 276 feet South of the Southeast corner of Lot 12, Block 1, Central Addition to Mt. Vernon, according to the plat thereof recorded in Volume 2 of Plats, page 103, records of Skagit County, Washington;
Thence West a distance of 166 feet;
Thence South a distance of 60 feet;
Thence East a distance of 166 feet;
Thence North a distance of 60 feet to the point of beginning;

EXCEPT that portion, if any, lying within that parcel conveyed to B.J. Henshaw by deed recorded October 23, 1985, under Auditor's File No. 273482, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT 'A' -



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