

After Recording, Return to:

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Northwest Trustee Services, LLC
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Skagit County Auditor
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File No. 7307.20261/Hoyt, Ricki Lee and Michael L. Jr.

FIRST AMERICAN TITLE CO.

Grantors: North Pacific Trustee, Inc.
First Nationwide Mortgage Corporation
Grantee: Hoyt, Ricki Lee and Michael L. Jr.

63608-2

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On April 13, 2001, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 4061-001-010-0004 (R70806)

Lot 9, and the West 15 feet of Lot 10, Block 1, "Everett Second Addition to the Town of Concrete", as per Plat recorded in Volume 4 of Plats, Page 13, records of Skagit County, Washington, except the North 14 feet thereof, together with that portion of vacated Railroad Avenue adjoining which, upon vacation, attached to said premises by Operation of Law.

Commonly known as: 418 Railroad Avenue, nka 45168 Spring Street
Concrete, WA 98237

which is subject to that certain Deed of Trust dated 08/20/96, recorded on 08/26/96, under Auditor's File No. 9608260072, records of Skagit County, Washington, from Ricki Lee Hoyt and Michael L. Hoyt, Jr., wife and husband, as Grantor, to First American Title Co., as Trustee, to secure an obligation in favor of First Nationwide Mortgage Corporation, as Beneficiary.

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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 01/04/01
A. Monthly Payments	\$3,847.40
B. Late Charges	\$153.88
C. Advances	\$0.00
D. Other Arrears	\$0.00
Total Arrearage	<u>\$4,001.28</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$600.00
Attorneys' Fees	\$0.00
Title Report	\$494.81
Process Service	\$100.00
Photocopies	\$20.00
Statutory Mailings	\$76.70
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	<u>\$1,336.51</u>
Total Amount Due:	\$5,337.79

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT	ACTION NECESSARY TO CURE
Nonpayment of Taxes/Assessments	Deliver to Trustee written proof that all taxes and assessments against the property are paid current
Default under any senior lien	Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist
Failure to insure property against hazard	Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on Sale)	Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$80,750.08, together with interest as provided in the note or other instrument secured from 08/01/00, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



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, Skagit County Auditor

