

WHEN RECORDED MAIL TO:



200106110141

, Skagit County Auditor

6/11/2001 Page 1 of 5 1:56:10PM

Cal-Western Reconveyance Corporation
of Washington
525 East Main Street
P.O. Box 22004
El Cajon, CA 92022-9004

Space Above This Line For Recorder's Use

Loan No. 0710627
T.S. No. 1031750-04
Parcel No. 4113-015-005-0009

FIRST AMERICAN TITLE CO.

65082

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on September 14, 2001, at the hour of 10:00 AM, AT THE COUNTY COURTHOUSE, 205 W. KINCARD STREET in the city of MOUNT 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:

LOTS 1 THROUGH 5, INCLUSIVE, BLOCK 15, "HAMILTON TOWNSITE COMPANY'S SECOND ADDITION TO THE TOWN OF HAMILTON, SKAGIT COUNTY, WASHINGTON" AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 60, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 591 NOBLE AVENUE
HAMILTON WA 98255

which is subject to that certain Deed of Trust dated June 4, 1997, recorded June 23, 1997, under Auditor's File No. 9706230116, Book XX, Page XX, records of SKAGIT County, Washington, from JAY E HINDS AND DEBRA HINDS, HUSBAND AND WIFE as Grantor, to LAND TITLE COMPANY OF SKAGIT COUNTY as Trustee, to secure an obligation in favor of NEW AMERICA FINANCIAL, INC. as Beneficiary, the beneficial interest in which was assigned by HARBOR FINANCIAL MORTGAGE CORPORATION

to MATRIX CAPITAL BANK

under an Assignment recorded under Auditor's File No. 199910110046
on 10-11-99

Loan No. 0710627
T.S. No. 1031750-04

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 Gantor'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: 3,920.17; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$48,396.59, together with interest as provided in the note or other instrument secured from 01/01/2001, 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 September 14, 2001. The default(s) referred to in paragraph III, must be cured by 09/03/2001 (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 09/03/2001 (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. The sale may be terminated any time after 09/03/2001 (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:

See Exhibit "B" attached

by both first class and certified mail on 05/08/2001 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on _____
N/A _____ 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.



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VII.

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 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 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.

DATE June 10, 2001

CAL-WESTERN RECONVEYANCE CORPORATION
of Washington
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

Signature/By

Yvonne J. Wheeler
Yvonne J. Wheeler, A.V.P.

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State of California }
County of San Diego } ss

On JUNE 10, 2001, before me, the undersigned, a Notary Public in and for said State, Personally appeared

yvonne wheeler
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged
to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature

Gail McAllister



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Rev. 03/07/00



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5/8/2001 1:10:54 PM Sender: Calwestern Reconveyance
525 E Main
El Cajon CA 92030

Postal Class: Certified - Ret

Type of Mailing: NOD

Affidavit Attachment: 1031750-04 024 05080914 CWR

Postal Number Sequence Recipient Name

71041994141000215696
2 JAY E HINDS

71041994141000215702
3 DEBRA HINDS

71041994141000215719
4 JAY E HINDS

71041994141000215726
5 DEBRA HINDS

Address Line 2/4

HAMILTON WA 98255

Address Line 1/3

591 NOBLE AVENUE

HAMILTON WA 98255

591 NOBLE AVENUE

EUGENE OR 97402

3055 IVY GLENN

EUGENE OR 97402

3055 IVY GLENN



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EXHIBIT "B"