

RECORD AND RETURN TO:
TOWN & COUNTRY TITLE SERVICES, INC.
505 S. MAIN STREET
SUITE 6000
ORANGE, CA 92868



200109280160

Skagit County Auditor

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FIDELITY NATIONAL TITLE

ISLAND TITLE COMPANY

Ag 20908'

TAX ACCOUNT NO: 340203-3-012-0005
ABBREVIATED LEGAL DESCRIPTION: PTN NW SW 3-34-2
T.S. NUMBER: T01-10551 DA

LOAN NUMBER: 0009778481

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 340203-3-012-0005 described as THE NORTH 8 RODS (132 FEET) OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 3, TOWNSHIP 34 N. RANGE 2 EAST WM

Said property commonly known as: 12640 RESERVATION ROAD ANACORTES, WA 98221

A. **TIME AND PLACE OF SALE**

TIME AND DATE: 10:00 A.M. 01/04/2002
PLACE: THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE 240 VANCOUVER AVE., STEVENSON, WA

B. **PARTIES IN THE TRUST DEED:**

TRUSTOR: JOSEPH M KINNEY AND LEE ANNE KINNEY HUSBAND AND WIFE

TRUSTEE: FIRST AMERICAN TITLE COMPANY,

BENEFICIARY: AMERIQUEST MORTGAGE COMPANY

C. **TRUST DEED INFORMATION:**

DATED: 12/14/1998
RECORDING DATE: 01/04/1999
RECORDING NO.: #9901040078 BK: PG:
RERECORDED:
RECORDING PLACE: Official Records of the County of SKAGIT

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any court by reason of the Debtor's default on the obligation

secured by the Deed of Trust.

III

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

- A. Monthly Payments:
Monthly installments in arrears from 06/01/2001 through 09/24/2001, \$2,969.40
 - B. Late Charges: \$178.16
 - C. Other Arrears \$1,623.44
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$4,771.00**
- D. Default(s) other than payment of money:
*

IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE \$81,349.07

together with interest as provided in the Note or other instrument secured from 05/01/2001 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 12/24/2001

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF



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By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served with said written Notice of Default, or the written Notice of Default was posted in a conspicuous place on the real property described herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 08/21/2001

Date of posting real property: 08/23/2001

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X

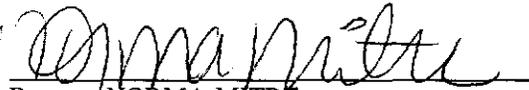
NOTICE TO OCCUPANTS OR TENANTS

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: September 24, 2001

FIDELITY NATIONAL TITLE
INSURANCE COMPANY, as said Trustee

Address for Trustee:
Fidelity National Title Insurance Company
3500 188TH ST. SW#300
LYNWOOD, WA 98037
C/O TOWN & COUNTRY TITLE SERVICES,
PHONE NUMBER (888) 485-9191XT3312



By: NORMA MITRE
It's: AUTHORIZED SIGNATOR

STATE OF CALIFORNIA
COUNTY OF ORANGE

On the date below, before me personally appeared NORMA MITRE to me known to be the AUTHORIZED SIGNATOR

who executed the within and foregoing instrument, for the uses and purposed therein mentioned, and on



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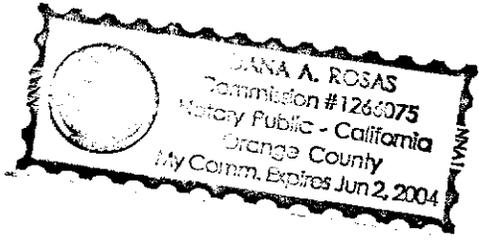
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oath stated that he/she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 09/24/2001.

Dana A. Rosas

Notary Public in and for the State of
CALIFORNIA, Residing at _____
My commission Expires 6-2-2004



UNOFFICIAL DOCUMENT



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EXHIBIT A

JOSEPH M KINNEY
1264 RESERVATION ROAD
ANACORTES, WA 98221

LEE ANNE KINNEY
1264 RESERVATION ROAD
ANACORTES, WA 98221

JOSEPH M KINNEY
12640 RESERVATION ROAD
ANACORTES, WA 98221

LEE ANNE KINNEY
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ANACORTES, WA 98221



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