



200110030111

Skagit County Auditor

10/3/2001 Page 1 of 4 1:50:01PM

AND WHEN RECORDED MAIL TO:

Buckley & Associates, Inc.
26522 La Alameda, Suite #200
Mission Viejo, California 92691

space above this line for recorder's use

Loan No.: 92130000845656

Title Order No. 878941

TS #: WA-18587

FIRST AMERICAN TITLE CO.

66264-2

NOTICE OF TRUSTEE'S SALE

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

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, JOHN W. KLEIN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE, will on 1/4/2002, at 10:00 AM at AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MT. VERNON, WA, will 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 of Skagit , State of Washington, to-wit:

Lot 12, O'LEARY'S ADDITION TO MOUNT VERNON, WASHINGTON, according to the plat thereof recorded in Volume 7 of Plats, page 76, records of Skagit County, Washington.

Situated in Skagit County, Washington.

And commonly known as: **811 N 18TH STREET
MOUNT VERNON, WA 98273**

Tax Account No. **3749-000-012-0022**

which is subject to that certain Deed of Trust dated **12/17/97**, and filed for record in the office of the Skagit Recorder, State of Washington, on **12/18/97**, under Auditor's File No. **9712180036**, Book 1745 Page 0332 of Official Records, from **THOMAS W. CAVIEZEL, AS HIS SEPARATE ESTATE**, as Grantor(s), to **ISLAND TITLE**, as Trustee, to secure an obligation in favor of **HOUSEHOLD FINANCE CORPORATION III**, as Beneficiary, the beneficial interest in which was assigned by **HOUSEHOLD FINANCE CORPORATION III** to **HOUSEHOLD FINANCE CORPORATION III**

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:

PAYMENTS FROM 5/17/2001	\$11,281.52
LATE CHARGES	\$0.00
ADVANCES/EXPENSES	\$0.39
FORECLOSURE FEES & COSTS	\$2,841.59
TOTAL DUE AS OF 12/24/2001	\$14,123.50

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$134,256.38, together with interest as provided in the Note or other instrument secured from 4/17/2001, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 1/4/2002. The defaults referred to in Paragraph III must be cured by 12/24/2001, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 12/24/2001 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 12/24/2001 (11 days before the sale date) and before the sale, by the 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 ATTACHED EXHIBIT "A"

by both first class and certified mail on 8/27/2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on 8/28/2001, 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 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.



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X.

NOTICE TO OCCUPANTS OR TENANTS
(If applicable under RCS 61.24.040(9))

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 28, 2001

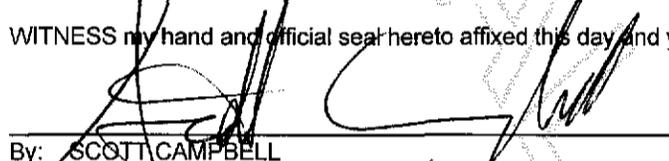


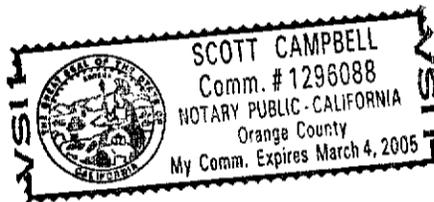
JOHN W. KLEIN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE

State of California) ss.
County of Orange)

On September 28, 2001, before me, the undersigned, personally appeared JOHN W. KLEIN known to me to be the individual that executed the within and foregoing instrument, acknowledged the said instrument to be a free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal hereto affixed this day and year.

By:  SCOTT CAMPBELL
Notary Public in and for the State of California
My Commission expires: 3/4/05



For further information please contact:

The Buckley Firm - Foreclosure Department
26522 La Alameda, Ste. 200
Mission Viejo, CA 92691
(949) 348-8300

GARY'S PROCESS SERVICE
108 WELLS AVE SOUTH
RENTON, WA 98055
(800) 500-2776



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EXHIBIT "A"

THOMAS W. CAVIEZEL
811 N 18TH STREET
MOUNT VERNON, WA 98273
P71086095528001248059

THOMAS W. CAVIEZEL
811 N 18TH STREET
MOUNT VERNON, WA 98273
First Class

COMMERCIAL CREDIT CORPORATION
740 S BURLINGTON BLVD.
BURLINGTON, WA 98233
P

COMMERCIAL CREDIT CORPORATION
740 S BURLINGTON BLVD.
BURLINGTON, WA 98233
First Class

HOUSEHOLD FINANCE CORPORATION III
1115 E SUNSET DRIVE, SUITTE 105
BELLINGHAM, WA 98226
P

HOUSEHOLD FINANCE CORPORATION III
1115 E SUNSET DRIVE, SUITTE 105
BELLINGHAM, WA 98226
First Class

HOUSEHOLD FINANCE CORPORATION III
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126
P

HOUSEHOLD FINANCE CORPORATION III
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126
First Class

HOUSEHOLD FINANCE CORPORATION

961 WEIGEL DRIVE
PO BOX 8632
ELMHURST, IL 60126
P

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