

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

KLH Foreclosure Trustee Services, Inc
19732 MacArthur Blvd., Suite 100
Irvine, California 92612

862217

FIRST AMERICAN TITLE CO.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 201151533 APN: 4638-000-014-0003

TS No: KLH-01-00698

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 will on **1/4/2002**, at **10:00 AM** at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WA** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

Commonly known as:
1226 JUNIPER PLACE
MOUNT VERNON, WA 98273

which is subject to that certain Deed of Trust dated 3/17/2000, recorded 3/23/2000, under Auditor's File No. 200003230108, in Book , Page records of Skagit County, Washington, from MEGAN HENSRUDE, AN UNMARRIED WOMAN AND BRANDON BAINES AN UNMARRIED MAN, as Grantor(s), to ISLAND TITLE COMPANY, as Trustee, to secure an obligation in favor of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION, as Beneficiary, the beneficial interest in which was assigned by CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION to CITIMORTGAGE, INC.

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/Mortgage.



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, Skagit County Auditor

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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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
5/1/2001	1/4/2002	9	\$1,142.00	\$10,278.00

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
5/1/2001	1/4/2002	8	\$339.52

PROMISSORY NOTE INFORMATION

Note Dated:	3/17/2000
Note Amount:	\$113,275.00
Interest Paid To:	4/1/2001
Next Due Date:	5/1/2001

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$112,539.59, together with interest as provided in the Note from the 5/1/2001, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or 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. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 12/24/2001 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME

MEGAN HENSRUDE, AN UNMARRIED
WOMAN AND BRANDON BAINES AN
UNMARRIED MAN

ADDRESS

1226 JUNIPER PLACE
MOUNT VERNON, WA 98273

MEGAN HENSRUDE BRANDON BAINES

by both first class and certified mail on 8/20/2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 objections to this 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: October 03, 2001

First American Title as Trustee

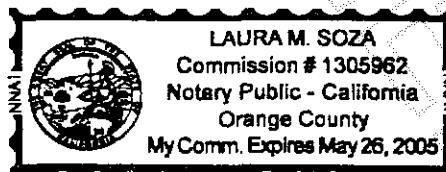
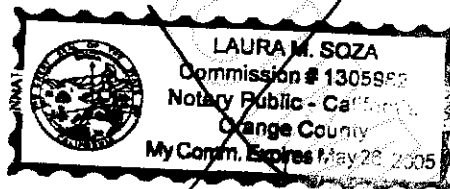

DIANE ERICKSON ASSISTANT SECRETARY

State of CALIFORNIA) ss.
County of ORANGE)

On 10/3/2001, before me, **LAURA SOZA**, a Notary Public in and for said County and State, personally appeared Diane Erickson 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: 



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