



200110110074

Skagit County Auditor

10/11/2001 Page 1 of 4 3:19:12PM

After Recording Mail to:

T.D. ESCROW SERVICES INC.,
DBA T.D. SERVICE COMPANY
1820 E. First Street, #210
Santa Ana, CA 92705

888604

Loan #: 65274402
TD #: WL7420

NOTICE OF TRUSTEE'S SALE

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

FIRST AMERICAN TITLE CO.

66372-2

TO: GERALDINE M HOFER AS HER SEPARATE PROPERTY

NOTICE IS HEREBY GIVEN THAT the undersigned Trustee, T.D. Escrow Services Inc., DBA T.D. Service Company, will on the 11TH day of JANUARY 2002 at the hour of 10 : 00 AM at SKAGIT CO CRTHOUSE, INSIDE MAIN LOBBY, 205 W. KINCAID ST, MT VERNON, WA, State of Washington, sell at public auction to the highest and best bidder, payable at the time of the sale, the following described real property, situated in the County of SKAGIT, State of Washington, to wit: (Tax Parcel No: 34042900770001P28225

THAT PORTION OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN. (SEE ATTACHED EXHIBIT FOR COMPLETE LEGAL)

(also may be known as: 1272 S 18TH ST, MT VERNON, WA 98274-6015) which is subject to that certain Deed of Trust dated 08/07/2000, recorded 08/11/2000, under Auditor's File No. 200008110105, records of SKAGIT County, Washington, from GERALDINE M HOFER AS HER SEPARATE ESTATE

_____ as Grantor,
to ISLAND TITLE COMPANY as Trustee, to secure an obligation in favor of WELLS FARGO FINANCIAL AMERICA, INC. _____ as Beneficiary.

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.

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:		
6 Late Charge(s) of \$41.50 from 04/16/01		249.00
7 Payments of \$830.00 from 04/01/01		5,810.00
1 Late Charge(s) of \$41.50 from 03/16/01		41.50
1 Payments of \$90.50 from 03/01/01		90.50

TOTAL:

\$ 6,191.00

IV

WL7420

The sum owing on the obligation secured by the Deed of Trust is principal \$ 64,380.62 together with interest as provided in the note or other instrument secured from FEBRUARY 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 the 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 JANUARY 11, 2002. The default(s) referred to in paragraph III must be cured by DECEMBER 31, 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 DECEMBER 31, 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 DECEMBER 31, 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 principle 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 address:

Name: SEE ATTACHED NAMES AND ADDRESSES

Address: SEE ATTACHED NAMES AND ADDRESSES

by both first class and certified mail on SEPTEMBER 06, 2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on SEPTEMBER 06, 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.

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.

Notice and other personal service may be served on the Trustee at:

T.D. Escrow Services Inc., DBA T.D. Service Company
520 East Denny Way
Seattle, WA 98122-2100
(800) 843-0260

DATED: OCTOBER 09, 2001

T.D. ESCROW SERVICES INC.,
DBA T.D. SERVICE COMPANY
Successor Trustee

By: _____

Crystal Espinoza, Assistant Secretary
1820 E. First Street, #210
Santa Ana, CA 92705
(800) 843-0260

For Sale Information (800) 843-0260 ext. 5690

On 10-9-01, before me, Cheryl L. Mondragon
personally appeared Crystal Espinoza

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.

Cheryl L. Mondragon
Signature



MAILING LIST ATTACHMENT

GERALDINE M. HOFER C/O WWF 4152 MERIDIAN ST. STE. 113
BELLINGHAM, WA 98226

SPOUSE OF GERALDINE M. HOFER C/O WWF 4152 MERIDIAN ST. STE. 113
BELLINGHAM, WA 98226

GERALDINE M. HOFER 1272 S. 18TH ST
MT VERNON, WA 98274 6015

SPOUSE OF GERALDINE M. HOFER 1272 S. 18TH ST
MT VERNON, WA 98274 6015

OCCUPANT 1272 S. 18TH ST
MT VERNON, WA 98274 6015

OCCUPANT C/O WWF
4152 MERIDIAN ST. STE. 113
BELLINGHAM, WA 98226



EXHIBIT "A"

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF MOUNT VERNON AND IS DESCRIBED AS FOLLOWS:

THAT PORTION OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER, SAID POINT BEING THE INTERSECTION OF THE CENTER OF BURCH ROAD AND THE CENTER OF SECTION STREET;

THENCE SOUTH 00° 26' WEST ALONG THE CENTER OF BURCH ROAD A DISTANCE OF 220 FEET;

THENCE SOUTH 89° 34' EAST A DISTANCE OF 30 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;

THENCE SOUTH 00° 26' WEST A DISTANCE OF 82.46 FEET TO A POINT 30 FEET NORTH OF THE SOUTH LINE OF SAID NORTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER;

THENCE EAST PARALLEL WITH AND 30 FEET NORTH OF SAID SOUTH LINE A DISTANCE OF 90 FEET;

THENCE NORTH 00° 26' EAST PARALLEL WITH THE WEST LINE OF SAID SUBDIVISION A DISTANCE OF 82.46 FEET;

THENCE NORTH 89° 34' WEST A DISTANCE OF 90 FEET TO THE TRUE POINT OF BEGINNING.

SITUATED IN SKAGIT COUNTY, WASHINGTON.



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, Skagit County Auditor