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827182

After recording, return to:
Countrywide Home Loans
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

File No. 2001-6371

FIRST AMERICAN TITLE CO.

Grantors:

Landsafe Title of Washington
COUNTRYWIDE HOME LOANS, INC. DBA AMERICA'S WHOLESALE LENDER

Grantee(s):

JAY WISNIEWSKI

Notice of Trustee's Sale

Pursuant To the Revised Code of Washington 61.24, et seq.

On February 15, 2002 at 10:00 AM Inside the main lobby of the: Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, State of Washington, the undersigned Trustee, LandSafe Title of Washington, (subject to any conditions imposed by the trustee to protect the lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the county(ies) of Skagit, State of Washington:

Tax Parcel ID no.: 340401-3-007-0002 (R23409)/4
SECTION 1, TOWNSHIP 34, RANGE 4, NW 1/4-SW 1/4 AND LOT 8, BLOCK 24, "WEST ADDITION TO CLEAR LAKE." *****SEE EXHIBIT "A" FOR FULL LEGAL *****

Commonly Known as: 2120 MUD LAKE ROAD, MOUNT VERNON, WA 98273

which is subject to that certain Deed of Trust dated 10/23/1997, recorded on 11/03/1997, under Auditor's File No. 9741030170 and Deed of Trust re-recorded on 11/06/1997, under Auditor's File No. 9711060069, records of Skagit County, Washington from JAY WISNIEWSKI, A SINGLE PERSON, as grantor, to LAND TITLE COMPANY OF SKAGIT COUNTY, as Trustee, to secure an obligation in favor of AMERICA'S WHOLESALE LENDER, as beneficiary.

Schedule "A-1"

P-82652-E

DESCRIPTION:

PARCEL "A": 3-007-0002

That portion of the East 1/2 of the East 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 1, Township 34 North, Range 4 East, W.M., lying South of the County Road, as the same existed on July 16, 1963; EXCEPT the West 10 feet thereof.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

Lot 8, Block 24, "WEST ADDITION, CLEAR LAKE, WASHINGTON", as per plat recorded in Volume 4 of Plats, page 32, records of Skagit County, TOGETHER WITH that portion of vacated Sandy Street adjacent to said Lot 8 which upon vacation reverted to said premises by operation of law.

Situate in the County of Skagit, State of Washington.

PARCEL "C":

That portion of the South 1/2 of the Southwest 1/4 of Section 1, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at the Northwest corner of Lot 8, Block 24, "WEST ADDITION, CLEAR LAKE, WASHINGTON", as per plat recorded in Volume 4 of Plats, page 32, records of Skagit County, Washington;
thence North 0°19'30" East 13.13 feet to the point of beginning;
thence South 89°30'27" West 41.87 feet;
thence North 0°59'03" West 26.76 feet;
thence North 89°23'30" East 42.92 feet;
thence South 0°18'30" West 26.87 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

9711060069

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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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

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

A. Monthly Payments	\$5,264.00
B. Late Charges	\$58.46
C. Beneficiary Advances	\$45.50
D. Suspense Balance	(\$0.00)
E. Other Fees	\$0.00
Total Arrears	<u>\$5,367.96</u>
F. Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$477.55
Statutory Mailings	\$24.18
Recording Fees	\$8.00
Publication	\$0.00
Posting	\$47.50
Total Costs	<u>\$1,232.23</u>
Total Amount Due:	<u>\$6,600.19</u>

Other potential defaults do not involve payment of the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults, which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist.

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust.

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust.

Unauthorized sale of property (Due on Sale) Revert title to permitted vestee.



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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$73,101.01, together with interest as provided in the note or other instrument secured from 04/01/2001 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 02/15/2002. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 02/04/2002 (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 the close of the Trustee's business on 02/04/2002 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 02/04/2002 (11 days before the sale date), and before the sale by the Borrower, Grantor, and Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es): (See attached list).

by both first class and either certified mail, return receipt requested, or registered mail on 07/11/2001, proof of which is in the possession of the Trustee; and on 07/13/2001 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.

IX.

Anyone having any objections 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 of the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.



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, Skagit County Auditor

DATED: October 30, 2001

Landsafe Title of Washington

By:

BISHAN KATUGAHA

Its:

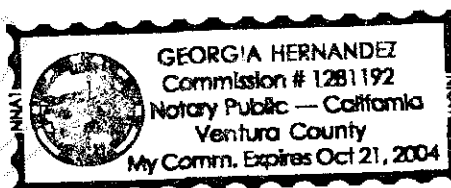
Assistant Vice President

State of: California

County of: Ventura

On 10/30/2001 before me Georgia Hernandez, notary public, personally appeared Bishan Katugaha 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 within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and 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.



Landsafe Title of Washington
2707 COLBY AVE., SUITE 1118
EVERETT, WA 98201
Phone: (800) 281-8219

Client: Countrywide Home Loans

Doc ID #00015206772005N

File No. 2001-6371

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE DEBT SET FORTH ON THIS NOTICE WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE THE DEBT BY PROVIDING THIS OFFICE WITH A WRITTEN NOTICE OF YOUR DISPUTE WITHIN 30 DAYS OF YOUR RECEIPT OF THIS NOTICE, SETTING FORTH THE BASIS OF YOUR DISPUTE. IF YOU DISPUTE THE DEBT IN WRITING WITHIN 30 DAYS, WE WILL OBTAIN AND MAIL VERIFICATION OF THE DEBT TO YOU. IF THE CREDITOR IDENTIFIED IN THIS NOTICE IS DIFFERENT THAN YOUR ORIGINAL CREDITOR, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF YOU REQUEST THIS INFORMATION IN WRITING WITHIN 30 DAYS.



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Attachment to section VI:

JAY WISNIEWSKI

PO BOX 743

SEDRO WOOLLEY, WA 98284

JAY WISNIEWSKI

2120 MUD LAKE ROAD

MOUNT VERNON, WA 98273



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, Skagit County Auditor