WHEN RECORDED MAIL TO:



Cal-Western Reconveyance Corporation of Washington 525 East Main Street P.O. Box 22004 El Cajon, CA 92022-9004

Space Above This Line For Recorder's Use

Loan No. 30236111

FIRST AMERICAN TITLE CO.

T.S. No. 1035511-08

Parcel No. 350621-4-02-0-P41773

66835-3

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on March 1, 2002, at the hour of 10:00 AM, AT THE COUNTY COURTHOUSE, 205 W. KINCARD STREET in the city of MOUNT VERNON, State of Washington, 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(ies) of SKAGIT, State of Washington to-wit:

THE EAST 1/2 OF GOVERNMENT LOT 9, SECTION 21, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M., AS MEASURED ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 9, LYING SOUTH OF THE SOUTH SKAGIT HIGHWAY: EXCEPT THE EAST 498.68 FEET AS MEASURED ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 9.

Commonly known as:32882 S SKAGIT HIGHWAY SEDRO WOOLLEY WA 98284

which is subject to that certain Deed of Trust dated August 17, 1998, recorded August 28, 1998, under Auditor's File No. 9808280046, Book XX, Page XX, records of SKAGIT County, Washington, from STANLEY L BOWERS, AS HIS SEPARATE ESTATE as Grantor, to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY as Trustee, to secure an obligation in favor of WYMAN FUNDING GROUP, INC. as Beneficiary, the beneficial interest in which was assigned by WYMAN FUNDING GROUP, INC.

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

under an Assignment recorded under Auditor's File No._RECORDED CONCURRENTLY HEREWITH

Loan No. 30236111 T.S. No. 1035511-08

Η.

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 Gantor'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: 8,342.32; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$106,431.32, together with interest as provided in the note or other instrument secured from 07/01/2001, 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 on March 1, 2002. The default(s) referred to in paragraph III, must be cured by 02/18/2002 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 02/18/2002 (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 02/18/2002 (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 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 Exhibit "B" attached

by both first class and certified mail on 10/17/2001 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on ______ N/A_____ 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 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.

DATE November 20, 2001

CAL-WESTERN RECONVEYANCE CORPORATION

of Washington
525 EAST MAIN STREET

P.O. BOX 22004

EL CAJON CA 92022-9004

Signature/By

Wendy V Perry

rỳ, A.V.P.

NOSWA

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200111270104 , Skagit County Auditor

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1:38:58PM

Loan No: 30236111 T.S. No.: 1035511-08

State of California County of San Diego

} ss

before me, the undersigned, a Notary Public in and for said State, Personally appeared On NOVEMBER 20, 2001 Wendy V. Perry.

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.

Signature

WITNESS my hand and office

T, HAHN Commission # 1176566 Notary Public - California San Diego County My Comm. Expires Mar 16, 2002

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1:38:58PM

11041994141000365511

10/17/2001 11:45:39 AM

Sender:

Postal Class: First Class

Affidavit Attachment: 1035511-08 024 10170815 CWR Type of Mailing: NOD

Postal Number Sequence Recipient Name .

STANLEY L BOWERS

11041994141000365504 2

STANLEY L BOWERS

CalWestern Reconveyance 525 E Main El Cajon CA 92030

32882 S SKAGIT HIGHWAY

Address Line 1/3

Address Line 2/4

200111270104 Skagit County Auditor

11/27/2001 Page

1:38:58PM

SEDRO WOOLLEY WA 98284

SEDRO WOOLLEY WA 98284

PMB #24 826 METCALF