

WHEN RECORDED MAIL TO:

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

  
200112240161  
Skagit County Auditor  
12/24/2001 Page 1 of 6 12:17PM

Space Above This Line For Recorder's Use  
FIRST AMERICAN TITLE CO.  
61883

Loan No. 0499870  
T.S. No. 1023517-05  
Parcel No. 350125-2-003-0309

### NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on February 01, 2002, at the hour of 10:00am,  
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 WEST 70 FEET OF THE EAST 268 FEET OF THE SOUTH 150 FEET OF THE FOLLOWING  
DESCRIBED TRACT: MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Commonly known as: 2014 32ND STREET  
ANACORTES WA 98221-2618

which is subject to that certain Deed of Trust dated May 23, 1995, recorded May 26, 1995, under Auditor's File No. 9505260143, Book XX, Page XX, records of SKAGIT County, Washington,  
from LANCE M MUNCY AND ECHO M ROCKWOOD, UNMARRIED MAN AND  
UNMARRIED WOMAN as Grantor,  
to FIRST AMERICAN TITLE COMPANY as Trustee, to secure  
an obligation in favor of NORTH AMERICAN MORTGAGE COMPANY  
as Beneficiary,  
the beneficial interest in which was assigned by  
N/A

to NORTH AMERICAN MORTGAGE COMPANY

Loan No. 0499870  
T.S. No. 1023517-05

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/are made as follows:

Failure to pay when due the following amounts which are now in arrears: \$22,199.75; (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 \$113,206.20, together with interest as provided in the note or other instrument secured from August 01, 2000, 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 February 01, 2002. The default(s) referred to in paragraph III, must be cured by January 21, 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 January 21, 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 January 21, 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 April 06, 2000 proof of which is in the possession of the Trustee; and on April 10, 2000 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.



200112240161

Skagit County Auditor

12/24/2001 Page 2 of 6 12:17PM

Loan No. 0499870  
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VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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.

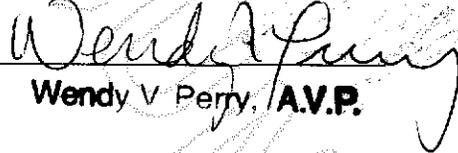
NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: December 21, 2001

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

Signature/By

  
Wendy V. Perry, A.V.P.



200112240161  
Skagit County Auditor  
12/24/2001 Page 3 of 6 12:17PM

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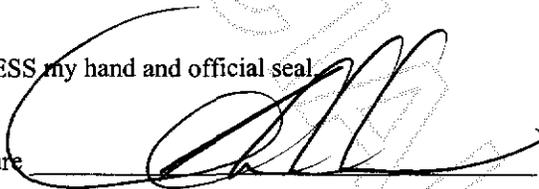
STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On December 21, 2001 before me, the undersigned,  
a Notary Public in and for said State, personally appeared  
**Wendy V. Perry, A.V.P.**

personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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



**T Hahn**



200112240161  
Skagit County Auditor

12/24/2001 Page 4 of 6 12:17PM

The West 70 feet of the East 268 feet of the South 150 feet of the following described tract:

That portion of the Southwest 1/4 of the Northeast 1/4 of the Northwest 1/4 in Section 25, Township 35 North, Range 1 East, W.M., lying North of a strip of land conveyed to the City of Anacortes, by Deed recorded June 9, 1910, in Volume 81 of Deeds, Page 161, EXCEPT the West 170 feet thereof, AND ALSO EXCEPT the East 160 feet thereof, ALSO EXCEPT the South 20 feet thereof.



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NOTICE OF TRUSTEE'S SALE EXHIBIT "B"

T.S. No. 1023517-05

Name & Address

LANCE M MUNCY  
2014 32ND STREET  
ANACORTES WA 98221-2618

LANCE M MUNCY  
2014 32ND STREET  
ANACORTES WA 98221

Name & Address

ECHO M ROCKWOOD  
2014 32ND STREET  
ANACORTES WA 98221-2618

ECHO M ROCKWOOD  
2014 32ND STREET  
ANACORTES WA 98221

NOSMA

