

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345

(818) 837-2300

1018000



200202190178
Skagit County Auditor

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FIRST AMERICAN TITLE CO
SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No: WA-59304-C

Loan No: 498264308 APN: 3958-000-011-0003

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 5/24/2002, 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:

SEE ATTACHED EXHIBIT 'A'

Commonly known as:
18087 MOORES GARDEN
ROAD, A & B
MOUNT VERNON,
WASHINGTON 98273

which is subject to that certain Deed of Trust dated 9/24/98, recorded 9/30/98, under Auditor's File No. 9809300071, in Book 1877, Page 0169 records of SKAGIT County, Washington, from MARTY R. OWENS, AS HIS SEPARATE ESTATE, as Grantor(s), to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of GMAC MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by GMAC MORTGAGE CORPORATION to GMAC MORTGAGE CORPORATION.

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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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>
9/1/2001	5/13/2002	9	\$1,102.29	\$9,920.61

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
9/1/2001	5/13/2002	8	\$337.28

PROMISSORY NOTE INFORMATION

Note Dated:	9/24/98
Note Amount:	\$126,750.00
Interest Paid To:	8/1/2001
Next Due Date:	9/1/2001

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$122,854.42, together with interest as provided in the Note from the 9/1/2001, 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 5/24/2002. The defaults referred to in Paragraph III must be cured by 5/13/2002, (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 5/13/2002 (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 5/13/2002 (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
MARTY R. OWENS, AS HIS SEPARATE
ESTATE

ADDRESS
18087 MOORES GARDEN ROAD, A & B
MOUNT VERNON, WASHINGTON 98273

MARTY ROSS OWENS

18087 B MOORES GARDEN ROAD
MOUNT VERNON, WA 98273-9763

by both first class and certified mail on 12/18/2001, 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.

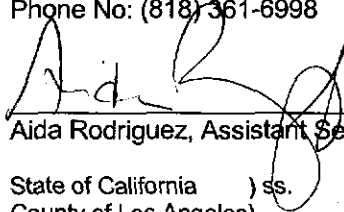
IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating 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: February 12, 2002

FIRST AMERICAN TITLE INSURANCE COMPANY
2101 Fourth Ave., Suite 800
Seattle, WA 98121
Phone No: (818) 361-6998


Aida Rodriguez, Assistant Secretary

State of California) ss.
County of Los Angeles)

On 2/12/2002, before me, **Marvell L. Carmouche**, a Notary Public in and for said County and State, personally appeared **Aida Rodriguez** 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: 

Marvell L. Carmouche



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SCHEDULE "C"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

PARCEL "A":

Lot 11, "MOORE'S GARDEN PLAT", according to the plat recorded in Volume 7 of Plats, page 10, records of Skagit County, Washington.

PARCEL "B":

That portion of the following described tract of land lying Northwesterly of the plat of "MOORE'S GARDEN PLAT", according to the plat recorded in Volume 7 of Plats, page 10, records of Skagit County, Washington, and Southwesterly of the Northeastly line of Lot 11 of said Plat, extended Northwesterly and lying Northeastly of the Southwesterly line of Lot 11 extended Northwesterly: That portion of Lot 1 and the Northeast 1/4 of the Northwest 1/4 of Section 19, and all of Lots 4 and 5 of Section 18, all in Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point 828.3 feet South of the Northwest corner of Section 19; running thence South along the Westerly line of said Section 19, 289.7 feet; thence North 54 degrees 08' East, 2190 feet, more or less, to the Skagit River; thence Westerly along the said Skagit River, 418.2 feet, more or less, to the most Easterly corner of a tract known as the Peter McKinnon Tract; thence Southwesterly along the Southwesterly line of said McKinnon Tract to the point of beginning.



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