



200204250097
Skagit County Auditor
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When recorded, mail to:

REGIONAL TRUSTEE SERVICES CORPORATION
720 Seventh Avenue, Suite 400
Seattle, WA 98104

Trustee's Sale No: 01-MS-28170

ISLAND TITLE CO.
B619790



NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **July 26, 2002**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

LOTS 15 AND 16, BLOCK 2, "PLAT OF CEMENT CITY", ACCORDING TO THE PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THAT PORTION OF THE NORTH 20 FEET OF THE VACATED FOREST AVENUE WHICH HAS REVERTED TO SAID PREMISES BY OPERATION OF LAW.

Tax Parcel No: 4057-002-016-0002, commonly known as 46354 WASHINGTON STREET, CONCRETE, WA.

The Property is subject to that certain Deed of Trust dated 2/10/1995, recorded 2/14/1995, under Auditor's/Recorder's No. 9502140088, records of SKAGIT County, Washington, from MICHAEL J. MORAN AND SUSAN GAYLE MORAN, HUSBAND AND WIFE, as Grantor, to WASHINGTON ADMINISTRATIVE SERVICES, INC., as Trustee, in favor of TMS MORTGAGE, INC., DBA THE MONEY STORE, as Beneficiary, the beneficial interest in which is presently held by THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF FEBRUARY 28, 1995, SERIES 1995-A.

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 are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 12/5/2001, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of April 22, 2002
Delinquent Payments from December 05, 2001 5 payments at \$ 294.33 each (12-05-01 through 04-22-02)	\$ 1,471.65
Late Charges:	\$ 183.37
Beneficiary Advances:	\$ 346.05
	=====
TOTAL:	\$ 2,001.07

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$21,462.15, together with interest as provided in the note or other instrument secured, 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 expenses 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 July 26, 2002. The default(s) referred to in paragraph III must be cured by July 15, 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 July 15, 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 at any time after July 15, 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:

MICHAEL J. MORAN, 102 WASHINGTON ST, CONCRETE, WA, 98237
SUSAN GAYLE MORAN, 102 WASHINGTON ST, CONCRETE, WA, 98237
MICHAEL J. MORAN, PO BOX 15, CONCRETE, WA, 98237
SUSAN GAYLE MORAN, PO BOX 15, CONCRETE, WA, 98237
MICHAEL J. MORAN, 46354 WASHINGTON ST, CONCRETE, WA, 98237
SUSAN GAYLE MORAN, 46354 WASHINGTON ST, CONCRETE, WA, 98237

by both first class and certified mail on 3/20/2002, proof of which is in the possession of the Trustee; and on 3/22/2002, the Borrower and Grantor were personally served 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

DATED: April 25, 2002.

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By 

CHRIS REBHUN, VICE PRESIDENT

Address: 720 Seventh Avenue, Suite 400
Seattle, WA 98104

Phone: (206) 340-2550

Sale Information: www.rtrustee.com



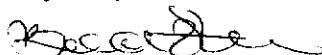
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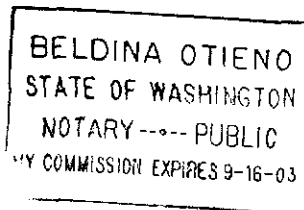
STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On April 25, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally CHRIS REBHUHN, to me known to be the VICE PRESIDENT of REGIONAL TRUSTEE SERVICES CORPORATION, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year first above written.



NOTARY PUBLIC in and for the State of
Washington, residing at: Seattle
My commission expires: 09-16-03



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