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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-28169

ISLAND TITLE CO.

B619914



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:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED MORE FULLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO.

Tax Parcel No: 4651-000-001-0000/4651-000-002-0001/4651-000-003-0002, commonly known as 24808 CHASE ROAD 24786 CHASE ROAD 24804 CHASE ROAD, SEDRO WOOLLEY, WA.

The Property is subject to that certain Deed of Trust dated 12/5/1994, recorded 12/9/1994 in Volume 1397, page 0013, of Deeds of Trust, under Auditor's/Recorder's No. 9412090060, records of SKAGIT County, Washington, from AMELIA M. CRIDER AND CRAIG P. CRIDER, WIFE AND HUSBAND, 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 NOVEMBER 30, 1994, SERIES 1994-D.

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 12/10/2001, 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 10, 2001 5 payments at \$ 1,119.30 each (12-10-01 through 04-22-02)	\$ 5,596.50
Late Charges:	\$ 650.44
Beneficiary Advances:	\$ 2,640.28
	=====
TOTAL:	\$ 8,887.22

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$86,484.25, 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:

AMELIA M. CRIDER, 24808 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
CRAIG P. CRIDER, SR., 24808 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
AMELIA M. CRIDER, 24756 CHASE RD, SEDRO WOOLLEY, WA, 98284
CRAIG P. CRIDER, SR., 24756 CHASE RD, SEDRO WOOLLEY, WA, 98284
THOMAS L. TORGERSON, 24808 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
THOMAS L. TORGERSON, 24756 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
THOMAS L. TORGERSON, 24804 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
AMELIA M. CRIDER, 24804 CHASE ROAD, SEDRO WOOLLEY, WA, 98284
CRAIG P. CRIDER, SR., 24804 CHASE ROAD, SEDRO WOOLLEY, WA, 98284



by both first class and certified mail on 3/21/2002, 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 REDUHN, 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 REBHUN, 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.

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

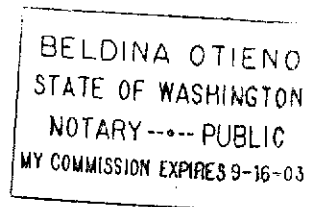


EXHIBIT FOR LEGAL DESCRIPTION

Trustee's Sale No. 01-MS-28169

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS:

THE EAST 240 FEET OF TRACT 4, "CHASE ACREAGE", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 64, RECORDS OF SKAGIT COUNTY, TOGETHER WITH A PORTION OF LOT 4 OF "CHASE ACREAGE", AS RECORDED IN VOLUME 3 OF PLATS AT PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M.; THENCE NORTH 1 DEGREE 49' 24" WEST, A DISTANCE OF 645.71 FEET ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4 TO A POINT LYING NORTH 89 DEGREES 52' 24" WEST FROM THE NORTHWEST CORNER OF LOT 4 OF SAID "CHASE ACREAGE"; THENCE SOUTH 89 DEGREES 52' 24" EAST, A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 254.98 FEET TO THE WEST LINE OF THE EAST 240.00 FEET OF SAID LOT 4; BEING THE TRUE POINT OF BEGINNING; THENCE SOUTH 1 DEGREE 48' 46" EAST ALONG THE WEST LINE OF SAID EAST 240.00 FEET OF LOT 4, A DISTANCE OF 159.64 FEET; THENCE NORTH 89 DEGREES 52' 24" WEST, A DISTANCE OF 31.00 FEET; THENCE NORTH 1 DEGREE 48' 46" WEST, A DISTANCE OF 159.54 FEET TO THE NORTH LINE OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 31.00 FEET TO THE TRUE POINT OF BEGINNING. EXCEPT FROM ALL OF THE ABOVE THE FOLLOWING THREE DESCRIBED TRACTS:

(1) A PORTION OF LOT 4 OF "CHASE ACREAGE", AS RECORDED IN VOLUME 3 OF PLATS AT PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M.; THENCE NORTH 1 DEGREE 49' 24" WEST, A DISTANCE OF 352.38 FEET ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4 TO A POINT LYING NORTH 89 DEGREES 52' 24" WEST FROM THE SOUTHWEST CORNER OF LOT 4 OF SAID "CHASE ACREAGE"; THENCE SOUTH 89 DEGREES 52' 24" EAST, A DISTANCE OF 30.00 FEET TO THE SOUTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE SOUTH LINE OF SAID LOT 4, A DISTANCE OF 254.93 FEET TO THE WEST LINE OF THE EAST 240.00 FEET OF SAID LOT 4, BEING THE TRUE POINT OF BEGINNING; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE SOUTH LINE OF SAID LOT 4, A DISTANCE OF 200.53 FEET TO AN EXISTING FENCE LINE AS IT EXISTED ON JANUARY 1, 1992; THENCE NORTH 0 DEGREES 49' 40" ALONG SAID EXISTING FENCE LINE, A DISTANCE OF 11.77 FEET TO THE INTERSECTION WITH A FENCE LINE RUNNING TO THE WEST; THENCE SOUTH 89 DEGREES 42' 04" WEST ALONG SAID FENCE LINE A DISTANCE OF 200.69 FEET TO THE WEST LINE OF THE SAID EAST 240.00 FEET OF LOT 4; THENCE SOUTH 1 DEGREE 48' 46" EAST ALONG THE SAID WEST LINE OF THE SAID EAST 240.00 FEET OF LOT 4, A DISTANCE OF 10.28 FEET TO THE TRUE POINT OF BEGINNING.

(2) A PORTION OF LOT 4 OF "CHASE ACREAGE", AS RECORDED IN VOLUME 3 OF PLATS AT PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M.; THENCE NORTH 1 DEGREE 49' 24" WEST, A DISTANCE OF 645.71 FEET ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4 TO A POINT LYING NORTH 89 DEGREES 52' 24" WEST FROM THE NORTHWEST CORNER OF LOT 4 OF SAID "CHASE ACREAGE"; THENCE SOUTH 89 DEGREES 52' 24" EAST, A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE NORTH LINE OF SAID LOT 4, A



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DISTANCE OF 254.98 FEET TO THE WEST LINE OF THE EAST 240.00 FEET OF SAID LOT 4; THENCE SOUTH 1 DEGREE 48' 46" EAST ALONG THE WEST LINE OF SAID EAST 240.00 FEET OF SAID LOT 4, A DISTANCE OF 159.54 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 1 DEGREE 48' 46" EAST, A DISTANCE OF 127.94 FEET; THENCE NORTH 89 DEGREES 42' 04" EAST, A DISTANCE OF 37.61 FEET; THENCE NORTH 1 DEGREE 48' 46" WEST, A DISTANCE OF 127.66 FEET; THENCE NORTH 89 DEGREES 52' 24" WEST, A DISTANCE OF 37.61 FEET TO THE TRUE POINT OF BEGINNING.

(3) A PORTION OF LOT 4 OF "CHASE ACREAGE", AS RECORDED IN VOLUME 3 OF PLATS AT PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M.; THENCE NORTH 1 DEGREE 49' 24" WEST, A DISTANCE OF 645.71 FEET ALONG THE WEST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHEAST 1/4 TO A POINT LYING NORTH 89 DEGREES 52' 24" WEST FROM THE NORTHWEST CORNER OF LOT 4 OF SAID "CHASE ACREAGE"; THENCE SOUTH 89 DEGREES 52' 24" EAST, A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 495.12 FEET TO THE EAST LINE OF SAID LOT 4, BEING THE TRUE POINT OF BEGINNING; THENCE SOUTH 1 DEGREE 48' 46" EAST ALONG THE EAST LINE OF SAID LOT 4, A DISTANCE OF 293.32 FEET TO THE SOUTHEAST CORNER OF SAID LOT 4; THENCE NORTH 89 DEGREES 52' 24" WEST ALONG THE SOUTH LINE OF SAID LOT 4, A DISTANCE OF 39.61 FEET TO AN EXISTING FENCE LINE AS IT EXISTED ON JANUARY 2, 1992; THENCE NORTH 0 DEGREES 49' 40" WEST ALONG SAID FENCE LINE, A DISTANCE OF 293.18 FEET TO THE NORTH LINE OF SAID LOT 4; THENCE SOUTH 89 DEGREES 52' 24" EAST LONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 34.56 FEET TO THE NORTHEAST CORNER OF LOT 4, BEING THE TRUE POINT OF BEGINNING.

(Now known as Lots 1,2 and 3; REPLAT OF LOT 4 CHASE ACREAGE, according to the plat thereof recorded in Volume 16 of Plats, pages 45 and 46, records of Skagit County, Washington)

