

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Quality Loan Service Corp.  
319 Elm Street, 2nd Floor  
San Diego, CA 92101-3006



200205010103

Skagit County Auditor

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FIRST AMERICAN TITLE CO.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

48763

TS #: F-27499-WA-DM

Loan No.: 0017117185 APN: 4610-000-011-0000

**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 the 8/3/2002, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WA, will 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 of Skagit, State of Washington, to-wit:

LOT 11, PLAT OF CANDLE RIDGE AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 110 AND 111 RECORDS OF SKAGIT COUNTY WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON COUNTY OF SKAGIT STATE OF WASHINGTON

Commonly known as:

3705 EAST BROADWAY  
MOUNT VERNON WA. 98274

which is subject to that certain Deed of Trust dated 11/3/1999, recorded 11/9/1999, under Auditor's File No. 199911090086, records of Skagit County, Washington, from RICHARD W. BENTLEY AND JULIE A. BENTLEY, HUSBAND AND WIFE, as Grantor(s), to PACIFIC NORTHWEST TITLE INSURANCE CO, as Trustee, to secure an obligation in favor of FT MORTGAGE COMPANIES D/B/A CARL I BROWN MORTGAGE, as Beneficiary.

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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: \$12,162.50 (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: The principal sum of \$196,118.85, together with interest as provided in the Note from the 1/1/2002, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 8/3/2002. The defaults referred to in Paragraph III must be cured by 7/23/2002, (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 7/23/2002 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after the 7/23/2002 (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest 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 Grantor or the Grantor's successor-in-interest at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
RICHARD W. BENTLEY AND JULIE A. BENTLEY, HUSBAND AND WIFE	3705 EAST BROADWAY MOUNT VERNON WA. 98274

by both first class and certified mail on 3/27/2002, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on 3/27/2002, 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.

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.

**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: April 29, 2002

*Luis Cerda, Assist. Sec*



by FIRST AMERICAN TITLE INSURANCE COMPANY, AS TRUSTEE  
For Sale Information (916) 387-7728



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State of CA ) ss.  
County of Orange )

On 4/29/2002, before me, Elizabeth B. Mills, a Notary Public in and for said County and State, personally appeared hus carda 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: Elizabeth B Mills



Notary Public in and for the State of CA, residing at Orange CA, CA



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