

SUTTELL & SCHWEET
ATTORNEYS AT LAW
2476 - 76th AVENUE S.E.
MERCER ISLAND, WA 98040
ATTN: AFS



200205090223

Skagit County Auditor

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AND TITLE COMPANY OF SKAGIT COUNTY

P-99837

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET.SEQ.**

TO: Occupants of the Premises Richard M. Sybrandy, Esq.
Isidro Cienfuegos State of Washington, Dept of
All Other Interested Parties Social & Health Services

NOTICE IS HEREBY GIVEN that the undersigned Trustee, American Foreclosure Services, Inc., will on the **16th day of August, 2002**, at the hour of 9:00 a.m., at (street address and location if inside a building) outside the Main Lobby of the Skagit County Courthouse, 3rd & Kincaid, in the city of Mt Vernon, County of Skagit, 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 of Skagit, State of Washington, to wit:

EXHIBIT "A" ATTACHED HERETO (TAX PARCEL NO. 360518-3-002-0104)
ABBREVIATED LEGAL: PTN SE1/4 SW1/4, 18-36-5 E W.M. aka LOT 2, S/P 130-79
AND: a 1999 Golden West Manufactured Home, VIN GWOR23N21781AB

commonly known as 24307 Hathaway RD, Sedro Woolley WA 98284, fka 2219 Hathaway RD, Sedro Woolley WA 98284, which is the subject of that certain Deed of Trust dated October 27, 2000, recorded under Auditor's File No. 200010310072, records of Skagit County, Washington, from Isidro Cienfuegos, as Grantor, to First American Escrow, as Trustee, to secure an obligation in favor of Oakwood Acceptance 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.

III

The default(s) for which this foreclosure is made is/are as follows:

(If default is for other than payment of money, set forth the particulars)

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

**10 monthly payments of \$1,385.40 each
(08/01/01 to 05/01/02):**

\$13,854.00

10 late charges of \$5.00 for each monthly
payment not made within 15 days of its
due date:

\$ 50.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$ 13,904.00

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$145,459.54**, together with interest as provided in the note or other instrument secured from the 10th day of October, 2001, 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 the **16th day of August, 2002**. The default(s) referred to in paragraph III must be cured by the **5th day of August, 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 the **5th day of August, 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 the **5th day of August, 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.



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VI

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

NAME	ADDRESS
Occupants of the Premises	24307 Hathaway RD,Sedro Woolley WA 98284
Isidro Cienfuegos	24307 Hathaway RD,Sedro Woolley WA 98284
Richard M. Sybrandy, Esq.	404 S 1st ST,PO Box 175,Mt Vernon WA 98273

by both first class and either registered or certified mail on January 3, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 6th day of January, 2002, 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 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

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.



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XI

This is an attempt to collect a debt, any information obtained may be used for that purpose. If you have any questions regarding your rights and responsibilities in this situation, we suggest that you consider consulting with your own attorney.

DATED: May 3, 2002 AMERICAN FORECLOSURE SERVICES, INC.


By: Laurin S. Schweet
Laurin S. Schweet, Vice-President
2476 76th AVE SE
Mercer Island WA 98040
(206) 236-3108

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this 3rd day of May, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Laurin S. Schweet, to me known to be the Vice-President of 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 she is authorized to execute the said instrument and that the seal affixed, if any, is the corporate seal of said corporation.

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

Maurice A. Fitzgerald
Notary Public in and for the State of
Washington, residing at Seattle
Name Printed: Maurice A. Fitzgerald
My commission expires: 9/27/04


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DESCRIPTION:

Tract 2, Skagit County Short Plat No. 130-79, approved April 23, 1980 and recorded April 25, 1980, under Auditor's File No. 8004250001 in Book 4 of Short Plats, page 72, records of Skagit County, being a portion of the Southeast $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 18, Township 36 North, Range 5 East, W.M., EXCEPT the East 30 feet thereof, AND ALSO EXCEPT that portion thereof lying Northerly of the following described line:

Beginning at the Southwest corner of Section 18, Township 36 North, Range 5 East, W.M.;
thence South $89^{\circ}36'30''$ East along the South line of said Section, 1,137.25 feet to the intersection of said section line and the Southerly projection of the West line of said Lot 1 of Skagit County Short Plat No. 130-79;
thence North $3^{\circ}53'52''$ West along the West line of said Short Plat, 405.31 feet to an existing fence corner and the point of beginning of said line;
thence South $87^{\circ}25'22''$ East along said fence line, 646 feet, more or less, to the existing power line road and terminal point of said line.

Situate in the County of Skagit, State of Washington.



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