



200205300155

Skagit County Auditor

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Filed for Record at Request of:
FORECLOSURE CONSULTANTS, INC.
22687 Old Canal Road
Yorba Linda, CA 92887
(714) 282-2424

NOTICE OF TRUSTEE'S SALE

2510509 Fidelity
TS #: 27125
Loan #: 15252-WA-02/28707859
APN: P53878, 3747-001-018-0000

ISLAND TITLE CO.
6619937

I.

NOTICE IS HEREBY GIVEN that FIDELITY NATIONAL TITLE INSURANCE CO., the undersigned Trustee, will on 09/06/2002 at the hour of 10:00am o'clock at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WA, in the City of MOUNT VERNON, 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(ies) of SKAGIT, State of Washington, to-wit:

LOT 18, BLOCK 1, 'MOUNT VERNON HEIGHTS ADDITION, MOUNT VERNON, WASH.', AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Property address is purported to be: 1510 E FIR ST, MOUNT VERNON, WA 98273. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

Property is subject to that certain Deed of Trust dated 12/24/1996, Recorded on 12/26/1996, in Vol. , Page , under Auditor's File No. 9612260046, records of SKAGIT County, Washington, from TIM L. SELF, as Grantor(s), to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of THE CIT GROUP/CONSUMER FINANCE, INC., as Beneficiary.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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: Failure to pay when due the following amounts which are now in arrears: Failure to pay that installment which became due 08/30/2001, and all subsequent installments, together with late charges, advances to protect beneficiary's interest.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$18,142.63, together with interest, as provided in the note or other instrument secured, from 07/30/01, 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 09/06/2002. The default(s) referred to in paragraph III must be cured by 08/26/02, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 08/26/02, 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 08/26/02, and before the sale by the Grantor or the Grantor's successor in interest 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.

Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: Estimate of Total Debt as of Sale Date is: \$22,783.82. Beneficiary may elect to lower the opening bid at sale.

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):



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1510 E FIR ST, MOUNT VERNON, WA 98273-2534

1510 E FIR ST, MOUNT VERNON, WA 98273

P.O. BOX 8264, KODIAK, AK 99615

1510 E FIRST ST, MOUNT VERNON, WA 98273

1510 E FIRST ST, MOUNT VERNON, WA 98273-2534

by both first class and certified mail on 04/29/02, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served with said written notice of default or the written notice of default was posted on 04/29/02 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.

NOTICE TO OCCUPANTS OR TENANTS

The purchase 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.

Trustee's sale information may be obtained by calling the following number one business day before the sale: (714) 282-2430.



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Dated: 05/30/02

FIDELITY NATIONAL TITLE INSURANCE CO., as Trustee
By FORECLOSURE CONSULTANTS, INC., as Agent

By: *S. T. Williams*
S. T. Williams, Vice President

Trustee:
FIDELITY NATIONAL TITLE INSURANCE CO.
C/O FORECLOSURE CONSULTANTS, INC.
22687 Old Canal Road
Yorba Linda, CA 92887
(714) 282-2424, ext. 213

STATE OF California
COUNTY OF Orange

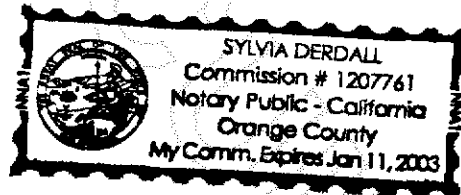
On this day personally appeared before me S. T. Williams,
to me known to be the individual in and who executed the
within and foregoing instrument, and acknowledged that
he/she signed the same as his/her free and voluntary act
and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 05/30/02

Sylvia Derald
Sylvia Derald

NOTARY PUBLIC in and for said county and state, residing
at: 22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003



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UNOFFICIAL DOCUMENT

