

AFTER RECORDING RETURN TO:

Professional Foreclosure
Corporation of Washington
P.O. Box 85013
San Diego, CA 92186-5013

PFC: 02-70505



200207300068
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

PFC #:02-70505 Loan #:6162237512 Title Order No.:1233103

FIRST AMERICAN TITLE CO.

I.

69756-2

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on November 1, 2002, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, Skagit County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 4 AND THE WEST 4 FEET OF LOT 3, BLOCK 6, "HAYTON'S ADDITION TO MT. VERNON, WASH." ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 85, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Abbrev. Legal: PTN LOT 3 & 4, BLK 6, HAYTON'S ADD., MT. VERNON, WA., V.3, P.85

Tax Parcel No.: 3728-006-004-0008

Commonly known as: 1110 Warren Street, Mount Vernon, WA 98273

which is the subject of that certain Deed of Trust dated March 17, 1992, recorded March 24, 1992, under Auditor's File No. 9203240014, records of Skagit County, Washington, from DEREK B. DEROUEN AND BARBARA B. DEROUEN, HUSBAND AND WIFE as Grantor, to FIRST AMERICAN TITLE INS. CO. as Trustee, to secure an obligation in favor of NORWEST MORTGAGE, INC. as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL BANK, FA FORMERLY KNOWN AS BANK UNITED under an Assignment recorded on 8/27/1998 under Auditor's File Number 9808270004.

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:

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

Monthly payments in the amount(s) of \$556.33 from February 1, 2002 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of November 1, 2002.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$57,746.35, together with interest in the note or other instrument secured from January 1, 2002, 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 November 1, 2002. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by October 21, 2002 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before October 21, 2002 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 21, 2002 (11 days before the sale), 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.

VI.

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

DEREK B. DEROUEN



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1110 WARREN STREET
MOUNT VERNON, WA 98273

BARBARA B. DEROUEN
1110 WARREN STREET
MOUNT VERNON, WA 98273

DEREK B. DEROUEN
201 NORTH 21ST STREET APT 1
MOUNT VERNON, WA 98273

BARBARA B. DEROUEN
201 NORTH 21ST STREET APT 1
MOUNT VERNON, WA 98273

OCCUPANT
1110 WARREN STREET
MOUNT VERNON, WA 98273

by both first class and certified mail on June 27, 2002 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 27, 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 above, and whose telephone number is (800) 511-4229, 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 an 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 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 purchaser at the trustee's sale is entitled to possession of



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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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".



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EXHIBIT "A"

DEREK B. DEROUEN
1110 WARREN STREET
MOUNT VERNON, WA 98273

BARBARA B. DEROUEN
1110 WARREN STREET
MOUNT VERNON, WA 98273

DEREK B. DEROUEN
201 NORTH 21ST STREET APT 1
MOUNT VERNON, WA 98273

BARBARA B. DEROUEN
201 NORTH 21ST STREET APT 1
MOUNT VERNON, WA 98273

OCCUPANT
1110 WARREN STREET
MOUNT VERNON, WA 98273

JANE/JOHN DOE DEROUEN
1110 WARREN STREET
MT. VERNON, WA 98273

JANE/JOHN DOE DEROUEN
201 NORTH 21ST STREET APT. 1
MT. VERNON, WA 98273

CITY OF MT. VERNON
FINANCE DEPT.
PO BOX 809
MT. VERNON, WA 98273

BANK OF AMERICA
DBA SEAFIRST BANK REGIONAL LOAN SERVICE
P.O. BOX 3828
SEATTLE, WA 98124-3828

BANK UNITED
3200 SOUTHWEST FREEWAY SUITE 2000
HOUSTON, TX 77027



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