



200209190080

Skagit County Auditor

9/19/2002 Page 1 of 4 11:18AM

After Recording, Return to:  
Winston Khan  
Northwest Trustee Services, LLC  
P.O. Box 4143  
Bellevue, WA 98009-4143

File No. 7623.20351/Prem, George /1106107

FIRST AMERICAN TITLE CO.

Grantors: Northwest Trustee Services, LLC

68550

Washington Mutual Bank, FA, successor to Washington Mutual Home Loans, Inc., formerly known as PNC Mortgage Corporation of America Attorney in Fact for PNC Bank, N.A.

Grantee: Prem, George

**Notice of Trustee's Sale**

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **December 20, 2002**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 4076-006-005-003 P71309

The North 45 feet of Lots 1, 2, 3, 4 and 5, Block 6, Amended Plat of Burlington, according to the Plat thereof recorded in Volume 3 of Plats, Page 17, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 511 North Pine Street  
Burlington, WA 98233

which is subject to that certain Deed of Trust dated 04/14/00, recorded on 04/19/00, under Auditor's File No. 200004190088, records of Skagit County, Washington, from George Prem, a married man, as Grantor, to Michael D. Hitt, as Trustee, to secure an obligation in favor of PNC Mortgage Corp. of America, an Ohio corporation, as Beneficiary.

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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 09/10/02
A. Monthly Payments	\$11,658.72
B. Late Charges	\$881.98
C. Advances	\$1,037.96
D. Other Arrears	\$0.00
<b>Total Arrearage</b>	<b><u>\$13,578.66</u></b>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$350.00
Attorneys' Fees	\$0.00
Title Report	\$0.00
Process Service	\$100.00
Statutory Mailings	\$54.00
Recording Fees	\$30.00
Publication	\$0.00
Other	\$0.00
<b>Total Costs</b>	<b><u>\$534.00</u></b>
<b>Total Amount Due:</b>	<b>\$14,112.66</b>

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on Sale)

Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$104,373.74, together with interest as provided in the note or other instrument secured from 09/01/01, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



200209190080

Skagit County Auditor

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 December 20, 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 12/09/02 (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 the close of the Trustee's business on 12/09/02 (11 days before the sale date), 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 12/09/02 (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 balance of 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(es):

NAME AND ADDRESS

George Prem  
511 North Pine Street  
Burlington, WA 98233

Patricia Ann Prem  
511 North Pine Street  
Burlington, WA 98233

Jane Doe Prem  
511 North Pine Street  
Burlington, WA 98233

Occupant(s)  
511 North Pine Street  
Burlington, WA 98233

by both first class and either certified mail, return receipt requested, or registered mail on 03/15/02, proof of which is in the possession of the Trustee; and on 03/17/02 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.



200209190080  
Skagit County Auditor

