

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345

(818) 837-2300

1301383



200209230091

Skagit County Auditor

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FIRST AMERICAN TITLE CO

SPACE ABOVE THIS LINE FOR RECORDER'S USE

70297

Loan No: 001779511 APN: 3881-000-004-0004

TS No: WA-63479-C

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 **12/20/2002**, at **10:00 AM** at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WA** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SKAGIT, State of Washington, to-wit:

SEE ATTACHED EXHIBIT "A"

Commonly known as:
2274 CHASE ROAD
SEDRO WOOLLEY,
WASHINGTON 98284

which is subject to that certain Deed of Trust dated 9/12/95, recorded 9/19/95, under Auditor's File No. 9509190078, in Book 1476, Page 0594 records of SKAGIT County, Washington, from AMELIA M. CRIDER FORMERLY KNOWN AS AMELIA TORGERSON CRIDER AND CRAIG P. CRIDER, SR., HUSBAND AND WIFE, as Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of FIRST FRANKLIN FINANCIAL CORPORATION, as Beneficiary, the beneficial interest in which was assigned by FIRST FRANKLIN FINANCIAL CORPORATION to GMAC MORTGAGE 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/Mortgage.

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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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
9/1/2002	12/9/2002	4	\$675.07	\$2,700.28
5/1/2002	8/31/2002	4	\$800.93	\$3,203.72

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
9/1/2002	12/9/2002	3	\$101.25
5/1/2002	8/31/2002	4	\$135.00

PROMISSORY NOTE INFORMATION

Note Dated:	9/12/95
Note Amount:	\$92,000.00
Interest Paid To:	4/1/2002
Next Due Date:	5/1/2002

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$85,520.33, together with interest as provided in the Note from the 5/1/2002, 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 the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 12/20/2002. The defaults referred to in Paragraph III must be cured by 12/9/2002, (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 12/9/2002 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 12/9/2002 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance 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 Borrower and Grantor at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
AMELIA M. CRIDER FORMERLY KNOWN AS AMELIA TORGERSON CRIDER AND CRAIG P. CRIDER, SR., HUSBAND AND WIFE	2274 CHASE ROAD SEDRO WOOLLEY, WASHINGTON 98284

CRAIG P. CRIDER SR and AMELIA TORGERSON CRIDER	24756 CHASE ROAD SEDRO WOOLLEY WA 98284
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by both first class and certified mail on 8/15/2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, 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.



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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.

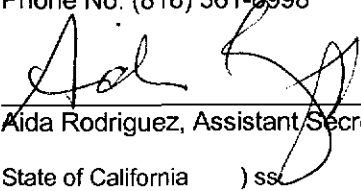
IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X. 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: September 17, 2002

FIRST AMERICAN TITLE INSURANCE COMPANY
2101 Fourth Ave., Suite 800
Seattle, WA 98121
Phone No: (818) 361-6998


Aida Rodriguez, Assistant Secretary

State of California) ss
County of Los Angeles)

On 9/17/2002, before me, **Marvell L. Carmouche**, a Notary Public in and for said County and State, personally appeared **Aida Rodriguez** 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


Marvell L. Carmouche



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EXHIBIT "A"

ALL OF LOT 4, CHASE ACREAGE, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT THE EAST 240 FEET THEREOF;

TOGETHER WITH THAT PORTION OF THE EAST 240 FEET OF SAID LOT 4 DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 01° 49' 24" WEST, A DISTANCE OF 645.71 FEET, ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER OF THE NORTHEAST QUARTER TO A POINT LYING NORTH 89° 52' 24" WEST FROM THE NORTHWEST CORNER OF LOT 4 OF SAID CHASE ACREAGE; THENCE SOUTH 89° 52' 24" EAST A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89° 52' 24" EAST, ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 254.98 FEET TO THE WEST LINE OF THE EAST 240.00 FEET OF SAID LOT 4; THENCE SOUTH 01° 48' 46" EAST, ALONG THE WEST LINE OF SAID EAST 240.00 FEET OF SAID LOT 4, A DISTANCE OF 159.54 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 01° 48' 46" EAST A DISTANCE OF 127.94 FEET; THENCE NORTH 89° 42' 04" EAST A DISTANCE OF 37.61 FEET; THENCE NORTH 01° 48' 46" WEST A DISTANCE OF 127.66 FEET; THENCE NORTH 89° 52' 24" WEST A DISTANCE OF 37.61 FEET TO THE TRUE POINT OF BEGINNING;

EXCEPT FROM ALL OF THE ABOVE DESCRIBED PROPERTY THE FOLLOWING DESCRIBED TRACTS 1 AND 2

1. COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 01° 49' 24" WEST, A DISTANCE OF 645.71 FEET, ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER OF THE NORTHEAST QUARTER TO A POINT LYING NORTH 89° 52' 24" WEST FROM THE NORTHWEST CORNER OF LOT 4 OF SAID CHASE ACREAGE; THENCE SOUTH 89° 52' 24" EAST A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE SOUTH 89° 52' 24" EAST, ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 254.98 FEET TO THE WEST LINE OF THE EAST 240.00 FEET OF SAID LOT 4 BEING THE TRUE POINT OF BEGINNING; THENCE SOUTH 01° 48' 46" EAST, ALONG THE WEST LINE OF SAID EAST 240.00 FEET OF LOT 4, A DISTANCE OF 159.54 FEET; THENCE NORTH 89° 52' 24" WEST A DISTANCE OF 31.00 FEET; THENCE NORTH 01° 48' 40" WEST A DISTANCE OF 159.54 FEET TO THE NORTH LINE OF SAID LOT 4; THENCE SOUTH 89° 52' 24" EAST, ALONG THE NORTH LINE OF SAID LOT 4, A DISTANCE OF 31.00 FEET TO THE TRUE POINT OF BEGINNING;

2. COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 01° 49' 24" WEST, A DISTANCE OF 352.38 FEET, ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER OF THE NORTHEAST QUARTER TO A POINT LYING NORTH 89° 52' 24" WEST FROM THE SOUTHWEST CORNER OF LOT 4 OF SAID CHASE ACREAGE; THENCE SOUTH 89° 52' 24" EAST A DISTANCE OF 30.00 FEET TO THE SOUTHWEST CORNER OF SAID LOT 4 BEING THE TRUE POINT OF BEGINNING; THENCE SOUTH 89° 52' 24" EAST, ALONG SAID SOUTH LINE OF LOT 4, A DISTANCE OF 254.93 FEET; THENCE NORTH 01° 48' 46" WEST A DISTANCE OF 10.28 FEET TO AN EXISTING FENCE LINE AS IT EXISTED ON JANUARY 1, 1992; THENCE SOUTH 89° 42' 04" WEST, ALONG SAID FENCE LINE, A DISTANCE OF 254.87 FEET, TO THE WEST LINE OF SAID LOT 4; THENCE SOUTH 01° 49' 24" EAST, ALONG SAID WEST LINE OF SAID LOT 4, A DISTANCE OF 8.39 FEET, TO THE TRUE POINT OF BEGINNING.

SITUATED IN SKAGIT COUNTY, WASHINGTON.



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