

RECORDING REQUESTED BY,
and WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE
INSURANCE COMPANY
23721 Birtcher Drive, Lake
Forest, CA 92630
Phone (206) 295-8918
Sale Information (949) 707-5640



200210290145
Skagit County Auditor

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ISLAND TITLE CO.

CG24427

Trustee Sale Number: 56698-F WA Loan #: 6934816 TSG #: 2511250

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24, et, seq.

TO: RAYMOND C. BEALE AND YVONNE R. RAMOS, HUSBAND AND WIFE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, FIDELITY NATIONAL TITLE INSURANCE COMPANY, will on the 31st day of January, 2003, at the hour of 10:00 AM at:

AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE 205W. KINCAID STREET MT. VERNON, WA in the City of MT. 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:

PLEASE SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF

APN: P107102 LOT 15 STERLING PLACE

which is subject to that certain Deed of Trust dated 07/17/98, under Auditor's File No. 9807210063, records of SKAGIT County, Washington, from RAYMOND C. BEALE AND YVONNE R. RAMOS, HUSBAND AND WIFE as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, to secure an obligation in favor of NORWEST MORTGAGE, 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 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 make the 06/01/02 payment of principal and interest and all subsequent payments, together with accrued late charges, under the terms of said Note and Deed of Trust.

Failure to pay the following past due amounts, which are in arrears:

5 monthly Payments at \$1,508.08 each;
(06/01/02 through 10/01/02)

\$7,540.40

Late Charges:

5 late charges of \$120.64
of/for each monthly payment not made within 15 days
of its due date.

\$603.20

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$8,143.60

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$170,407.73, together with interest as provided in the note or other instrument secured from the 1st day of June, 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 the 31st day of January, 2003. The default(s) referred to in paragraph III must be cured by the 20th day of January, 2003 (11 days before sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 20th day of January, 2003 (11 days before 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 20th day of January, 2003 (11 days before sale date), and before the sale by the Grantor or the Grantor's successor in interest of 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.

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:

3819 STERLING PLACE, ANACORTES, WA 98221

by both first class and certified mail on the 23rd day of September, 2002, proof of which is in the possession of the Trustee, and the Grantor or the Grantor's successor in interest was personally served on the 24th day of September, 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 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 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 Sale Number: 56698-F WA Loan #: 6934816 TSG #: 2511250

DATE: 10/25/02

FIDELITY NATIONAL TITLE INSURANCE COMPANY

x

Veronique Lara
BY ATTORNEYS EQUITY NATIONAL CORP., AS AGENT
VERONIQUE LARA, VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF ORANGE

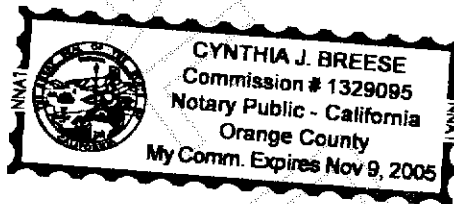
On 10/25/02, before me CYNTHIA J. BREESE

personally appeared VERONIQUE LARA

personally known to me (or proved 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 *Cynthia J. Breese* (seal)



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EXHIBIT 'A'

PARCEL A:

Lot 18, STERLING PLACE, according to the plat thereof, recorded in Volume 16 of Plats, pages 13 and 14, records of Skagit County, Washington.

PARCEL B:

Commencing at the Southwest corner of Lot 15 of said Sterling Place;
Thence South $89^{\circ}28'31''$ East along the South line of said Lot 15, a distance of 22.70 feet to the true point of beginning;

Thence South $89^{\circ}28'31''$ East a distance of 52.30 feet to the Southeast corner of said Lot 15;
Thence South $0^{\circ}31'39''$ West, a distance of 16.50 feet to the South line of the North 16.50 feet of the Northeast Quarter of the Northeast Quarter of the Southwest Quarter of the Southwest Quarter, being the North line of Tract "G" of the PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, recorded under Auditor's File No. 9509110092, records of Skagit County, Washington;

Thence North $89^{\circ}28'31''$ West along the South line of the North 16.50 feet of the Northeast Quarter of the Northeast Quarter of the Southwest Quarter of the Southwest Quarter of said Section 23, a distance of 52.28 feet to the West line of the Northeast Quarter of the Northeast Quarter of the Southwest Quarter of the Southwest Quarter of said Section 23;

Thence North $0^{\circ}27'27''$ East along the said West line of the Northeast Quarter of the Southwest Quarter of the Southwest Quarter, a distance of 16.50 feet to the true point of beginning.

Situated in Skagit County, Washington.



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