



200211260123

Skagit County Auditor

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After recording return to:
Washington Administrative Services, Inc.
701 Fifth Avenue, Suite 5000
Seattle, Washington 98104-7078

FIRST AMERICAN TITLE CO.

File No.: 34820-50071
Grantor: Washington Administrative Services, Inc.
Beneficiary: SunTrust Mortgage, Inc.

Legal Description: Lot 2, "PLAT OF CHANG-GRI-LA," as per plat recorded February 28, 2000, under Auditor's File No. 200002280092, records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington.

Assessor's Tax Parcel ID #: 4748-000-002-0000 (P116422) fka 340429-2-037-0006

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Washington Administrative Services, Inc., will on **February 28, 2003, at 9:30 A.M.** at the following location: Inside the Main Hall on the First Floor of the Skagit County Courthouse, 3rd & Kincaid Streets, 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 of Skagit, State of Washington, to wit:

AS IN SAID DEED OF TRUST AND DESCRIBED ABOVE.

Commonly known as: 1707 South Seventh Street, Mount Vernon, WA 98273.

The afore-described real property is subject to that certain Deed of Trust dated October 12, 2000, recorded October 17, 2000, under Auditor's File No. 200010170074, records of Skagit County, State of Washington from Frank O. Sanchez, an unmarried person, as Grantor to Washington Administrative Services, Inc. as Trustee, to secure an obligation in favor of SunTrust Mortgage, Inc., the 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 Borrower's, Grantor's or any successor in interest's default on the obligation secured by the Deed of Trust.

III.

The defaults for which this foreclosure is made are as follows:

Currently Due to Reinstate:

Arrearages

June 1, 2002 - July 1, 2002 2 payments @ \$1,356.12.....	\$ 2,712.24
June 17, 2002 - July 17, 2002 2 late charges @ \$54.24.....	108.48
August 1, 2002 - November 1, 2002 4 payments @ \$1,388.00.....	5,552.00
August 17, 2002 - November 17, 2002 4 late charges @ \$55.52.....	222.08

Payment of Other Fees was not made pursuant to terms of the promissory Note secured by the Deed of Trust, occurring by October 11, 2002. The amount in arrears is \$26.25.

Subtotal:..... \$ 8,621.05

Costs and Fees

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust.



Trustee's or Attorneys' Fees	\$ 675.00
Title Report	348.19
Posting of Foreclosure Notices	90.00
Long Distance Telephone Charges	20.00
Recording Fees	45.00
Statutory Mailing Costs	28.50
Photocopies	35.00

Subtotal: \$ 1,241.69

Total Current Estimated Reinstatement Amount: \$ 9,862.74

The estimated amounts that will be due to reinstate on February 17, 2003 (11 days before the sale date):

Additional Arrearages

December 1, 2002 - February 1, 2003
3 payments @ \$1,388.00..... \$ 4,164.00

December 17, 2002 - February 17, 2003
3 late charges @ \$55.52..... 166.56

Subtotal: \$ 4,330.56

Additional Costs and Fees

Additional Trustees' or Attorneys' Fees.....\$0.00
Publication Costs\$1,250.00

Subtotal:\$1,250.00

**Total Estimated Reinstatement Amount
as of February 17, 2003 (11 days before the sale date): \$ 15,443.30**

IV.

The sum owing on the obligation secured by the Deed of Trust is \$139,254.55, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust and as are provided by statute. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to the reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time and because the amount necessary



to reinstate may include presently unknown expenditures required to preserve the property, or to comply with state or local laws, it is necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be in the full amount by certified funds or cash equivalent to the Trustee whose address is:

Washington Administrative Services, Inc.
701 Fifth Avenue, Suite 5000
Seattle, Washington 98104-7078
(206) 623-7580

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 **February 28, 2003**. The default(s) referred to in paragraph III must be cured by February 17, 2003 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before February 17, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after February 17, 2003 (11 days before the sale date) and before the sale by the Borrower, Grantor, any Guarantor, any 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.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

VI.

A written Notice of Default was transmitted by the Trustee to the Borrower, Grantor, and any successor at the following addresses:

Frank O. Sanchez
1707 South 7th St.
Mount Vernon, WA 98273

Current Resident/Occupants
1707 South 7th St.
Mount Vernon, WA 98273

Jane Doe Sanchez
1707 South 7th St.
Mount Vernon, WA 98273



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by both first class and certified mail on October 22, 2002, proof of which is in the possession of the Trustee; and on October 23, 2002 the Borrower, Grantor, and any successor in interest were personally served 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the Revised Code of Washington, Chapter 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale. Service of process of any lawsuit or legal action may be made on **Washington Administrative Services, Inc.**, whose address is: 701 Fifth Avenue, Suite 5000, Seattle, WA 98104-7078.

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.

XI.

Notice to Guarantor:

The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust. In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the



difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and cost.

The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the Grantor in order to avoid the trustee's sale. The Guarantor will have no right to redeem the property after the trustee's sale. Any action to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt (subject to such longer periods as are provided in RCW 61.24).

DATED this 25th day of November, 2002

WASHINGTON ADMINISTRATIVE SERVICES, INC.
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078

By: _____

Marni M. Hussong

Marni M. Hussong
Vice President

For further information please call David R. Lewtas at (206) 623-7580, ext. 7785.



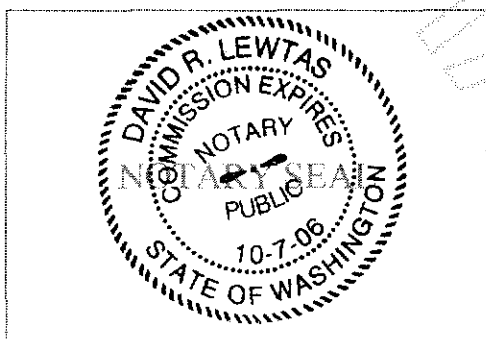
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STATE OF WASHINGTON)
) ss:
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Marni M. Hussong is the person who appeared before me, and said person acknowledged that she signed this instrument and on oath stated that she was authorized to execute the instrument and acknowledged it as Vice President of Washington Administrative Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: November 25, 2002



David R. Lewtas

Print Name David R. Lewtas
Notary Public in and for the State of Washington
My Appointment expires October 7, 2006.

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