



200212030107

Skagit County Auditor

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When recorded mail to:
LAW OFFICES OF STEVEN J. MELMET, INC.
2912 S. Daimler Street
Santa Ana, CA 92705-5811

Loan No.: 1001001534

TS #: 2001-24583-D

1013775

FIDELITY NATIONAL TITLE - NDS

ISLAND TITLE CO.

Bq 18419

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 the 1/10/2003, at 10:00 AM at AT THE MAIN ENTRANCE TO THE SUPERIOR COURTHOUSE, 205 W. KINCAID AVE., MT. VERNON, WA, will 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:

**LOT 14, BLOCK 9, PLAT OF THE TOWN OF SEDRO, AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.
A.P.N.: 4149-009-014-0017 R75364**

Commonly known as:

**624 JAMESON AVENUE
SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated 9/8/2000, recorded 9/19/2000, under Auditor's File No. 200009190077, records of SKAGIT County, Washington, from ROBERT H. PUCKETT AND EILEEN M. PUCKETT, HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of AMERICAN WEST FINANCIAL, A NEVADA CORPORATION, as Beneficiary, the beneficial interest was assigned by AMERICAN WEST FINANCIAL, A NEVADA CORPORATION to BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE BY INDYMAC BANK, F.S.B. AS ATTORNEY IN FACT.

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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:

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>TOTAL LATE CHARGE</u>
4/1/2001		22	10.5	\$535.92

PROMISSORY NOTE INFORMATION

Note Dated: 9/8/2000
 Note Amount: \$55,800.00
 Total Late Charge Amount: \$535.92
 Note Maturity Date: 10/1/2030
 Interest Paid To: 3/1/2001
 Next Due Date: 4/1/2001

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>INTEREST</u>	<u>AMOUNT</u>	<u>TOTAL</u>
4/1/2001		22	10.5	\$10,882.20	\$510.42	\$12,119.36

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$55,687.19**, together with interest as provided in the Note from the **4/1/2001**, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on **1/10/2003**. The defaults referred to in Paragraph III must be cured by **12/30/2002**, (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 **12/30/2002** (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after the **12/30/2002** (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest 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 Grantor or the Grantor's successor-in-interest at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
ROBERT H. PUCKETT	624 JAMESON AVENUE SEDRO WOOLLEY, WA 98284
EILEEN M. PUCKETT	624 JAMESON AVENUE SEDRO WOOLLEY, WA 98284
ROBERT H. PUCKETT	624 JAMESON STREET SEDRO WOOLLEY, WA 98284
EILEEN M. PUCKETT	624 JAMESON STREET SEDRO WOOLLEY, WA 98284
AMERICAN WEST FINANCIAL	10718 CIVIC CENTER DR. RANCHO CUCAMONGA, CA 91730
EILEEN M. PUCKETT	74866 DOAN ROAD #316 RAINIER, OREGON 97048
ROBERT H. PUCKETT	624 JAMESON AVENUE SEDRO WOOLLEY, WA 98284
EILEEN M. PUCKETT	624 JAMESON AVENUE SEDRO WOOLLEY, WA 98284
ROBERT H. PUCKETT	624 JAMESON STREET SEDRO WOOLLEY, WA 98284
EILEEN M. PUCKETT	624 JAMESON STRFET



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AMERICAN WEST FINANCIAL

SEDRO WOOLLEY, WA 98284
10718 CIVIC CENTER DR.
RANCHO CUCAMONGA, CA 91730

by both first class and certified mail or 7/5/2001, proof of which is in the possession of the Trustee; the written Notice of Default was posted on 7/5/2001 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 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 (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. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: November 27, 2002

A. Fragassi

FIDELITY NATIONAL TITLE INSURANCE COMPANY, AS TRUSTEE



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State of CALIFORNIA
County of ORANGE

On 12/2/02, before me, Jeri Smeltzer, a Notary Public in and for said County and State, personally appeared A. Fragassi 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: Jeri Smeltzer



Notary Public in and for the State of California, residing at Orange County



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