

RECORD AND RETURN TO:
TOWN & COUNTRY TITLE SERVICES, INC.
505 CITY PARKWAY WEST
SUITE 200
ORANGE, CA 92868-2912



200212260098

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TAX PARCEL NO: 41390020040008

ABBREVIATED LEGAL DESCRIPTION: LOT 4, BLK 2, MOUNTAIN VIEW OF CLEAR LAKE

T.S. NUMBER: T02-11777 DA

LOAN NUMBER: 0009539198

NOTICE OF TRUSTEE'S SALE

* **FIDELITY NATIONAL TITLE - NDS** - 2511154

ISLAND TITLE CO.

C624173

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee^{*} under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 41390020040008 described as LEGAL DESCRIPTION ATTACHED HERETO AND MAKE A PART THEREOF LOT 4, BLOCK 2, PLAT OF MOUNTAIN VIEW ON CLEAR LAKE, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 65, RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Said property commonly known as:

23600 POST AVENUE CLEAR LAKE, WA 98235

A. TIME AND PLACE OF SALE

TIME AND DATE:

10:00 A.M. 04/04/2003

PLACE:

THE MAIN ENTRANCE TO THE SKAGIT COUNTY
COURTHOUSE 3RD AND KINCAID STREET MOUNT
VERNON, WA

B. PARTIES IN THE TRUST DEED:

TRUSTOR:

DEAN O. GILLOGLY AS HIS SEPARATE ESTATE

TRUSTEE:

LAND TITLE,

BENEFICIARY:

AMERIQUEST MORTGAGE CO.

C. TRUST DEED INFORMATION:

DATED:

11/20/1998

RECORDING DATE:

11/30/1998

RECORDING NO.:

#9811300232 BK: PG:

RERECORDED:

RECORDING PLACE:

Official Records of the County of SKAGIT

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 Debtor's default on the obligation secured by the Deed of Trust.

III

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

- A. Monthly Payments:
Monthly installments in arrears from 05/01/2002 through 12/18/2002, \$4,981.82
- B. Late Charges: \$189.68
- C. Other Arrears \$1,035.92
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$6,207.42**
- D. Default(s) other than payment of money:
*

IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE \$45,916.74

together with interest as provided in the Note or other instrument secured from 04/01/2002 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 03/24/2003

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:



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SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was 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 herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 08/30/2002
Date of posting real property: 09/05/2002

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 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.

DATED: December 18, 2002

FIDELITY NATIONAL TITLE
INSURANCE COMPANY, as said Trustee

Address for Trustee:
Fidelity National Title Insurance Company
3500 188TH ST. SW#300
LYNWOOD, WA 98037
C/O TOWN & COUNTRY TITLE SERVICES,
PHONE NUMBER (888) 485-9191XT3312


By: DANA ROSAS
It's: AUTHORIZED SIGNATOR

STATE OF CALIFORNIA
COUNTY OF ORANGE

On the date below, before me personally appeared DANA ROSAS to me known to be the AUTHORIZED SIGNATOR



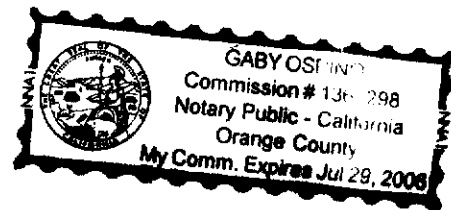
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who executed the within and foregoing instrument, for the uses and purposed therein mentioned, and on oath stated that he/she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 12/18/2002.

Notary Public in and for the State of
CALIFORNIA Residing at _____
My commission Expires _____



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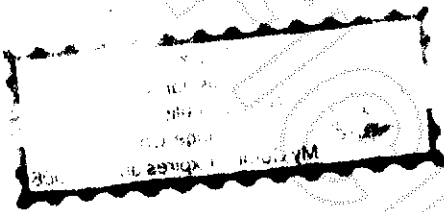


EXHIBIT A

DEAN O. GILLOGLY
23600 POST AVENUE
CLEAR LAKE, WA 98235

DEAN O. GILLOGLY
P.O.B. 583
CLEARLAKE, WA 98235-0583



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