

AFTER RECORDING RETURN TO:

Professional Foreclosure
Corporation of Washington
P.O. Box 85013
San Diego, CA 92186-5013



200302130121

Skagit County Auditor

PFC: 02-70571

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NOTICE OF TRUSTEE'S SALE

PFC #:02-70571 Loan #:17896304 Title Order No.:1268845

FIRST AMERICAN TITLE CO.

I.

70026

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on May 23, 2003, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, Skagit County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOTS 46, 47, 48, 49 AND 50, BLOCK 2, CENTRAL ADDITION TO SEDRO, WASHINGTON ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 31, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

Abbrev. Legal: LOTS 46-50, BLK 2, CENTRAL ADD. TO SEDRO

Tax Parcel No.: 4156-002-050-0009

Commonly known as: 1817 Township Street, Sedro Woolley, WA 98284

which is the subject of that certain Deed of Trust dated June 30, 1998, recorded July 2, 1998, under Auditor's File No. 9807020056, records of Skagit County, Washington, from JAMES D. LENNOX JR. AND CANDACE LENNOX, HUSBAND AND WIFE as Grantor, to CHICAGO TITLE INSURANCE COMPANY as Trustee, to secure an obligation in favor of LYNNWOOD MORTGAGE CORPORATION, A WASHINGTON CORPORATION as Beneficiary, the beneficial interest now held by HOMESIDE LENDING, INC..

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.

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:

Monthly payments in the amount(s) of \$1,274.68 from March 1, 2002 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of May 23, 2003.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$119,923.87, together with interest in the note or other instrument secured from February 1, 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 May 23, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by May 12, 2003 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before May 12, 2003 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 12, 2003 (11 days before the sale), and before the sale by the Borrower, Grantor, any Guarantor 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

JAMES D. LENNOX JR.
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284



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CANDACE LENNOX
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284

JAMES D. LENNOX JR.
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284-1959

CANDACE LENNOX
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284-1959

CANDACE R LENNOX
1817 TOWNSHIP STREET
SEDRO WOOLLEY, WA 98284

OCCUPANT
1817 TOWNSHIP STREET
SEDRO WOOLLEY, WA 98284



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by both first class and certified mail on July 29, 2002 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on July 31, 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 above, and whose telephone number is (800) 511-4229, 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 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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".



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EXHIBIT "A"

JAMES D. LENNOX JR.
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284

CANDACE LENNOX
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284

JAMES D. LENNOX JR.
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284-1959

CANDACE LENNOX
1817 TOWNSHIP STREET
SEDROW WOOLLEY, WA 98284-1959

CANDACE R LENNOX
1817 TOWNSHIP STREET
SEDRO WOOLLEY, WA 98284

OCCUPANT
1817 TOWNSHIP STREET
SEDRO WOOLLEY, WA 98284

RESOURCE BANCSHARES MTG GROUP INC
P.O. BOX 7036
COLUMBIA, SC 29202-0097

FIRST UNION HOME EQUITY BANK
8740 RESEARCH DRIVE SUITE C
CHARLOTTE, NC 28288-0097

CITY OF SEDRO WOOLLEY
720 MURDOCK STREET
SEDRO WOOLLEY, WA 98284

LAW FIRM OF TERRY CARROLL 709 SOUTH 1ST STREET, MOUNT VERNON, WA
98273



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