

RECORDING REQUESTED BY

FIDELITY NATIONAL TITLE - NDS
AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE COMPANY
17682 Beach Blvd, Suite 204
Huntington Beach, CA 92647



200302200113

Skagit County Auditor

2/20/2003 Page 1 of 3 11:37AM

ISLAND TITLE CO. CG 25642

Loan No: 100367200 APN: 4744-000-020-0000

SPACE ABOVE THIS LINE FOR RECORDER'S USE

3510052

TS No: 2525

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 **5/23/2003, at 10:00 AM** at **AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE 205 W. KINCAID STREET, MT VERNON, WA** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 20, EAGLEMONT PHASE IC, ACCORDING TO THE PLAT THEREOF, RECORDED FEBRUARY 1, 2000, UNDER AUDITOR'S FILE NO. 200002010036, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as:
4000 Dogwood Place
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 8/11/2000, recorded 8/18/2000, under Auditor's File No. 200008180083, in Book —, Page — records of Skagit County, Washington, from TIU KAFOA AND BONNIE K. KAFOA,, as Grantor(s), to DCBL INC., A WASHINGTON CORPORATION, as Trustee, to secure an obligation in favor of BNC MORTGAGE, A DELAWARE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by BNC MORTGAGE, A DELAWARE CORPORATION to Wells Fargo Bank Minnesota, N.A., as Trustee for Amortizing Residential Collateral Trust, 2001-BC4

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/Mortgage.

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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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
11/1/2002	2/19/2003	4	\$2,162.27	\$8,649.08

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
11/1/2002	2/19/2003	4	\$750.20

PROMISSORY NOTE INFORMATION

Note Dated:	8/11/2000
Note Amount:	\$214,650.00
Interest Paid To:	10/1/2002
Next Due Date:	11/1/2002

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$211,968.00, together with interest as provided in the Note from the 10/1/2002, 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 the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 5/23/2003. The defaults referred to in Paragraph III must be cured by 5/12/2003, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 5/12/2003 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 5/12/2003 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance 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 Borrower and Grantor at the following address(es):

NAME
TIU KAFOA AND BONNIE K. KAFOA,

ADDRESS
4000 Dogwood Place
Mount Vernon, WA 98274

OCCUPANTS

SAME ADDRESS AS ABOVE

by both first class and certified mail on 1/15/2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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.



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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 (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.

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

DATED: February 19, 2003



FIDELITY NATIONAL TITLE COMPANY, as trustee

Address for service:
c/o Paracorp
1780 Barnes Blvd SW, Bldg F
Tumwater, Washington 98512-0410

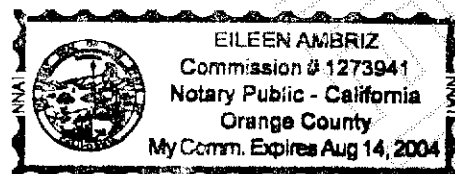
State of California) ss.
County of) ORANGE

On 2/19/2003, before me, *Eileen Ambriz*, a Notary Public in and for said County and State, personally appeared *ANDY 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: _____





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