

**AFTER RECORDING RETURN TO:**

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

PFC: 03-70108



200303190141

Skagit County Auditor

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**NOTICE OF TRUSTEE'S SALE**

PFC #:03-70108 Loan #:5718770208 Title Order No.:1574768

FIRST AMERICAN TITLE CO.

I.

72728

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on June 27, 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:

LOT 150, CEDARGROVE ON THE SKAGIT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATED IN SKAGIT COUNTY, WASHINGTON.

Abbrev. Legal: LOT 150, CEDARGROVE ON THE SKAGIT, VOL 9, PG 48-51

Tax Parcel No.: 3877-000-150-0002 (R64222)

Commonly known as: 822 Cedargrove Ave , Concrete, WA 98237

which is the subject of that certain Deed of Trust dated May 20, 1996, recorded May 31, 1996, under Auditor's File No. 9605310066 , records of Skagit County, Washington, from MARK OTTERVANGER, AN UNMARRIED MAN as Grantor, to MICHAEL D. HITT as Trustee, to secure an obligation in favor of PNC MORTGAGE CORP. OF AMERICA, AN OHIO CORPORATION as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL BANK, FA SUCCESSOR IN INTEREST BY MERGER TO WASHINGTON MUTUAL HOME LOANS, INC. F/K/A PNC MORTGAGE CORP. OF AMERICA.

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 \$665.65 from September 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 June 27, 2003.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$70,206.34, together with interest in the note or other instrument secured from August 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 June 27, 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 June 16, 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 June 16, 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 June 16, 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:



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MARK OTTERVANGER  
822 CEDARGROVE AVE  
CONCRETE, WA 98237-9731

MARK OTTERVANGER  
P.O. BOX 263  
CONCRETE, WA 98237-0263

MARK OTTERVANGER  
8394 CEDAR GROVE AVE  
CONCRETE, WA 98237

OCCUPANT  
822 CEDARGROVE AVE  
CONCRETE, WA 98237

by both first class and certified mail on February 12, 2003 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 14, 2003 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



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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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XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 17<sup>th</sup> day of March, 2003

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON  
PFC Number 03-70108

By: [Signature]

Khameuy Phromthep, ASSISTANT SECRETARY  
P.O. Box 85013  
San Diego, CA 92186-5013  
(800) 511-4229

ADDRESS FOR PERSONAL SERVICE

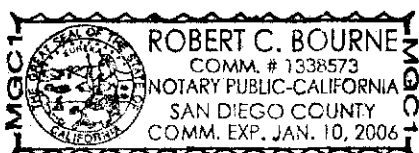
Professional Foreclosure Corporation of Washington  
201 NE Park Plaza Drive, Suite 150  
Vancouver, WA 98684

VA LH-464660484033GNMA 0071877020

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF SAN DIEGO )

On this 17 day of March, 2003, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Khameuy Phromthep known to be the ASSISTANT SECRETARY of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.



[Signature]  
Notary Public in and for the State  
of California  
My Commission Expires: 1-10-06



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EXHIBIT "A"

MARK OTTERVANGER  
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CONCRETE, WA 98237-9731

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