

RETURN TO:
James K. Miersma
Peterson Russell Kelly PLLC
P.O. Box 1800
Bellevue, WA 98004-1800



200304020103

Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

FIRST AMERICAN TITLE CO.

72970

Grantor: PR Corp. Services, Inc., Successor Trustee

Grantee: 1. Douglas D. Smith
2. Sylvia Smith

Legal Description:

LOT 16/ PLAT OF HIGHLAND GLEN DIVISION NO. 2/
VOLUME 11/ PAGE 79/ RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Assessor's Tax Parcel No.:

4362-000-016-0006 (P 80279)

Recording Number of Related Documents:

9905190052

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 18th day of July, 2003, at the hour of 10:00 o'clock A.M., inside the entrance of the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mount Vernon, State of Washington, 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 16, PLAT OF HIGHLAND GLEN DIVISION NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 11 OF PLATS, AT PAGE 79, RECORDS OF SKAGIT COUNTY, WASHINGTON.

("Property")

which is subject to that certain Deed of Trust dated May 5, 1999, and recorded on May 19, 1999, under Auditor's File No. 9905190052, records of Skagit County, Washington, from Douglas D. Smith and Sylvia Smith, husband and wife as Grantor, to Chicago Title Insurance Company as Trustee, to secure an obligation in favor of North Coast Credit Union, as Beneficiary.

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.

II.

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:

Failure to make the November 10, 2002 through April 10, 2003 Note payments in the amount of \$210.68 per month, totaling \$1,264.08, which will continue to accrue; and

failure to pay accrued late charges for the months of November, 2002 through March, 2003 at \$21.07 per month, totaling \$105.35, which will continue to accrue.



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IV.

The sum owing on the obligation secured by the Deed of Trust is unpaid monthly principal and interest payments from November 10, 2002 through April 10, 2003 in the amount of \$210.07 per month, totaling \$1,264.08, which will continue to accrue and unpaid accrued late charges for the months of November, 2002 through March, 2003 in the amount of \$21.07 per month, totaling \$105.35, as provided in the note or other instrument secured from the 5th day of May, 1999, 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 the 18th day of July, 2003. The default(s) referred to in paragraph III must be cured by the 7th day of July, 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 on or before the 7th day of July, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 7th day of July, 2003 (11 days before the sale date), 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 obligations and/or Deed of Trust, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Douglas D. Smith
Sylvia Smith
612 N. 18th Place
Mount Vernon, WA 98273

by both first class and certified mail on the 21st day of February, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor was personally served on the 26th day of February, 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.



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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.

James K. Miersma
c/o PR Corp. Services, Inc.
10900 N.E. 4th Street, Suite 1850
Bellevue, WA 98004

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 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.

SUCCESSOR TRUSTEE
PR CORP. SERVICES, INC.

By


Eric S. Carlson, Vice President
c/o PETERSON RUSSELL KELLY PLLC
10900 N.E. 4th Street, Suite 1850
Bellevue, WA 98004
(425) 462-4700



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STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me Eric S. Carlson to me known to be the Assistant Secretary of PR Corp. Services, Inc., 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 he was authorized to execute the same instrument.

GIVEN under my hand and official seal this 1st day of April, 2003.



Leslie A. Bjornestad

LESLIE A. BJORNESTAD

[print notary's name]

Notary Public in and for the State of Washington
residing at Renton

My commission expires: 5-9-04



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