



200304170113
Skagit County Auditor

4/17/2003 Page 1 of 3 11:08AM

When recorded mail to:

KLH Foreclosure Trustee Services, Inc
19732 MacArthur Blvd., Suite 100
Irvine, California 92612

Loan No.: 0001339631

TS No. KLH-01-00711
FIRST AMERICAN TITLE CO.

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington
Chapter 61.24 et. seq

66091-3

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 7/25/2003, at 10:00 AM at AT THE FRONT ENTRANCE TO THE SKAGIT COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WA, will 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:

THE WEST 1/2 OF THE EAST 1/2 AND THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M., EXCEPT THE NORTH 20 FEET THEREOF AS CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED RECORDED MAY 2, 1916, UNDER AUDITOR'S FILE NO. 113085, RECORDS OF SKAGIT COUNTY, WASHINGTON; ALSO EXCEPT THE SOUTH 601.58 FEET THEREOF, ALSO EXCEPT THE NORTH 432 FEET OF THE WEST 90 FEET OF THE SOUTH 1,033.58 FEET THEREOF. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

350619-3-009-0007 R41675

Commonly known as:

30706 WALBERG ROAD
SEDRO WOOLEY, WA 98284

which is subject to that certain Deed of Trust dated 4/8/1999, recorded 4/16/1999, under Auditor's File No. 9904160094, records of Skagit County, Washington, from TIMOTHY SIMEK A MARRIED INDIVIDUAL AS HIS SEPARATE PROPERTY, as Grantor(s), to LAND TITLE COMPANY, as Trustee, to secure an obligation in favor of ASSOCIATES FINANCIAL SERVICES, as Beneficiary. The beneficial interest was assigned by mesne assignments from ASSOCIATES FINANCIAL SERVICES to .

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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>
3/5/2001	7/25/2003	29	\$1,356.00	\$39,324.00

LATE CHARGE INFORMATION

<u>From</u>	<u>Through</u>	<u># of Late Charges</u>	<u>Total Late Charges</u>
3/5/2001	7/25/2003	0	\$0.00

PROMISSORY NOTE INFORMATION

Note Dated: 4/8/1999
 Note Amount: \$168,586.65
 Interest Paid To: 2/5/2001
 Next Due Date: 3/5/2001

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$167,025.33**, together with interest as provided in the Note from the **3/5/2001**, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 7/25/2003. The defaults referred to in Paragraph III must be cured by 7/14/2003, (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 7/14/2003 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after the 7/14/2003 (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest 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 Grantor or the Grantor's successor-in-interest at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
TIMOTHY SIMEK	30706 WALBERG RD SEDRO WOOLLEY, WA 98284
TIMOTHY SIMEK	30706 WALBERG RD SEDRO WOOLLEY, WA 98284
TIMOTHY SIMEK	30706 WALBERG RD SEDRO WOOLLEY, WA 98284
TIMOTHY SIMEK	30706 WALBERG RD SEDRO WOOLLEY, WA 98284

by both first class and certified mail or **3/11/2003**, proof of which is in the possession of the Trustee; the written Notice of Default was posted on 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 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 (owner) and anyone having an interest junior to the Deed of Trust, including occupants and tenants. After the



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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. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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

Dated: April 16, 2003

First American Title (WA OR) Insurance Co.

By: _____

State of _____
County of _____

CA
Orange ss.

LUIS CERDA, ASSIST. SEC.

On 4/16/03, before me, the undersigned, personally appeared _____ known to me as the **LUIS CERDA, ASSIST. SEC.** of the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

WITNESS my hand and official seal hereto affixed this day and year.

By: _____

Notary Public in and for the State of _____
My Commission expires: _____

For further information, please contact:

Fidelity National Title Insurance Company
3500 188th Street, SW 300
Lynwood, Washington 98037
c/o KLH Foreclosure Trustee Services, Inc
(949) 474-4505



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