

RECORDING REQUESTED BY
FIDELITY NATIONAL TITLE - NDS

AND WHEN RECORDED MAIL TO:

Fidelity National Title
17682 Beach Blvd, Suite 204
Huntington Beach, CA 92647
7510273



200304290209

Skagit County Auditor

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: **100961291** APN: 3793-001-010-0001

TS No: **2673**

CHICAGO TITLE CO.

CG 2669

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 **8/1/2003**, 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:

Lots 8, 9, and 10, Block 1, Plat of J.H. Havekost's addition to Anacortes, according to the Plat thereof recorded in Volume 1 of Plats, Page 23, records of Skagit County, Washington

Commonly known as:
1401 29TH Street
Anacortes, WA 98221

which is subject to that certain Deed of Trust dated 3/11/2002, recorded 3/15/2002, under Auditor's File No. 200203150206, in Book ---, Page --- records of Skagit County, Washington, from Deborah A. Falls, an unmarried woman, as Grantor(s), to Island Title Anacortes, as Trustee, to secure an obligation in favor of New Century Mortgage Corporation, as Beneficiary, the beneficial interest in which was assigned by New Century Mortgage Corporation to U.S. Bank National Association, as Trustee for the holders of Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1

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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T.S. No.: 2673

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>
12/1/2002	4/28/2003	5	\$734.18	\$3,670.90

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
12/1/2002	4/28/2003	5	\$183.55

PROMISSORY NOTE INFORMATION

Note Dated:	3/11/2002
Note Amount:	\$105,000.00
Interest Paid To:	11/1/2002
Next Due Date:	12/1/2002

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$104,406.51, together with interest as provided in the Note from the 11/1/2002, 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 8/1/2003. The defaults referred to in Paragraph III must be cured by 7/21/2003, (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 7/21/2003 (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 7/21/2003 (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

Deborah A. Falls, an unmarried woman

ADDRESS

1401 29TH Street, Anacortes, WA 98221
& 13706 Islewood Dr., Anacortes, WA 98221

OCCUPANTS

SAME ADDRESS AS ABOVE

by both first class and certified mail on 3/13/2003, 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.

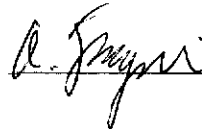
VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property.

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: April 28, 2003




Fidelity National Title, as trustee

Address for service:
Fidelity National Title
3500 188th St SW #300
Lynwood, WA 98037

State of California) ss.
County of) Orange

On 4/28/2003, before me, Jeri Smeltzer, a Notary Public in and for said County and State, personally appeared A Fragass, 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: 



After Recording Mail to:

Name: **ARTHUR & MARYANN CORNWELL**
Address: **23922 CORDY LANE**
City and State: **SEDRO WOOLLEY WA 98284**



200304290210
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FULL RECONVEYANCE

CHICAGO TITLE COMPANY
A2000 / 2232 / T12

The undersigned as trustee under that certain Deed of Trust, dated **OCTOBER 23, 1989** in which **ARTHUR K. CORNWELL, SR. AND MARYANN CORNWELL, HUSBAND AND WIFE**, is grantor and **IVAN F. DAW AND ROSALIE DAW, HUSBAND AND WIFE**, is beneficiary, recorded on **NOVEMBER 13, 1989**, as Auditor's File No. **8911130121**, in Official Records of **SKAGIT** County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust has been fully satisfied, does hereby reconvey, without warranty, **to the person(s) entitled thereto** all of the right, title, and interest now held by said trustee in and to the property described in said Deed of Trust.

Dated **April 29, 2003**.

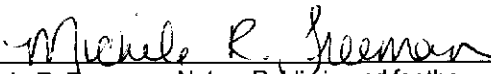
ISLAND TITLE COMPANY
Trustee

By 
MARTIN E. LEHR, Vice President

STATE OF WASHINGTON)
) ss:
COUNTY OF SKAGIT)

On this **29TH** day of **April, 2003**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Martin E. Lehr** to me known to be the **Vice President** 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 **he** is authorized to execute the said instrument.

Witness my and official seal hereto affixed the day and year first above written


Michele R. Freeman, Notary Public in and for the
State of Washington residing at Mount Vernon
My commission expires **01/25/05**

