RECORDING REQUESTED BY

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AND WHEN RECORDED MAIL TO:

Integrated Lender Services 14320 Firestone Blvd., Suite 303 La Mirada, Ca 90638

U176-008-005-0000 (P110690)
LOAN NO.: 2242261/MCOUIEN/OAC-WA

TS#: 56889

SPACE ABOVE THIS LINE FOR RECORDER'S USE

145

TBS3 AMERICAN TITLE CO.

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

A First American Title

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

Parcel No .:

Commonly known as: 24167 MAHONIA LANE MOUNT VERNON, WA. 98274

which is subject to that certain Deed of Trust dated 6/22/2000, recorded 6/27/2000, under Auditor's File No. 200006270055, Together with a Manufactured Home as part of real property described as Make: OAKWOOD Model: OK44002F records of SKAGIT County, Washington, from TERI L MCQUIEN, as Grantor(s), to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of OAKWOOD ACCEPTANCE CORPORATION, as Beneficiary, the beneficial interest was assigned by WELLS FARGO BAND MINNESOTA to OAKWOOD ACCEPTANCE CORPORATION, L.L.C.

II. No action commenced by the Beneficiary of the Deed of Trust, or the Beneficiaries successors 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.

TS#: 56889 Loan No.: 2242261

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

FROM THRU NO.PMT	KAIL	<u>AMOUNI</u>	<u>IUIAL</u>
1/1/2003	8	\$991.08	\$5,946.48

\$0.00 TOTAL LATE CHARGES: \$0.00 ADVANCES, TAXES OR IMPOUNDS INTEREST ON ADVANCES, TAXES, INSURANCE: \$0.00 \$5,946.48 SUBTOTAL:

- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$132,302.11, together with interest as provided in the Note from the 12/1/2002, and such other costs and fees as are provided by statute.
- The above described real property will be sold to satisfy the expense of sale and the obligation secured by said V. Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title. possession, encumbrances on 10/10/2003. The defaults referred to in Paragraph III must be cured by 9/29/2003, (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 9/29/2003 (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 any time after the 9/29/2003 (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest or the holder of any recorded Junior Lien or Encumbrance by paying the 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 and curing all other defaults.
- A written Notice of Default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's VI. successor-in-interest at the following address(es):

ADDRESS¹ NAME

24167 MAHONIA LANE TERI L MCQUIEN **MOUNT VERNON, WA. 98274**

8212 MUKILTEO SPEEDWAY #2 TERI L MCQUIEN

MUKILTEO, WA 98275

AND P.O. BOX 1942

MOUNT VERNON, WA 98273

by both first class and certified mail on 4/3/2003, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on 4/7/2003, 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.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a VΠ. statement of all costs and fees due at any time prior to the sale.

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

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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. 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 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. For further information, please call 714-522-8795

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

DATED: June 26, 2003

FIRST AMERICAN TITLE INSURANCE COMPANY C/O INTEGRATED LENDER SERVICES 14320 FIRESTONE BLVD., #303 LA MIRADA, CA 90638 800-232\8787

LAURA SOZA ASSISTANT SECRETARY

State of California) ss. County of ORANGE)

On State, personally appeared LAURA SOZA, ASSISTANT SECRETARY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature

MARISA Y HERRERA Commission # 1270889 Notary Public - California Orange County My Comm. Expires Jul 16, 2004

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SCHEDULE "C"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Portion of Lots 8, 9, and 10, Block 8 of "RESERVE ADDITION TO THE TOWN OF MONTBORNE", defined as follows: Beginning at a point 32.50 feet Northwesterly and 5 feet Northeasterly of the Southeast corner of Lot 9, Block 8; thence Northwesterly 87.50 feet; thence Southwesterly 75 feet; thence Southeasterly 87.50 feet; thence Northeasterly 75 feet to the point of beginning; TOGETHER WITH the Easterly 24.50 feet of vacated Grant Street;

TOGETHER WITH AND SUBJECT TO that non-exclusive access and utility easement known as Mahonia Lane.

(Also shown of record as Lot 5 of Survey recorded June 8, 2000 under Skagit County Auditor's File No. 200006080127 and amended by Survey recorded August 30, 2000 under Skagit County Auditor's File No. 200008300077)

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