

FIDELITY NATIONAL TITLE - NDS

WHEN RECORDED MAIL TO:
LandAmerica Default Services
P.O.Box 25088
Santa Ana, CA 92799

200307080074
Skagit County Auditor

7/8/2003 Page 1 of 3 11:09AM

CHICAGO TITLE CO. CG 27438 ✓

T.S. #: F03613-CR / WA

Loan #: 0433643590 / 0002

Title #: 3510700

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.**

1. *Lawyers Title Insurance Co.*

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 10/10/2003 at 10:00AM at AT THE MAIN ENTRANCE TO 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:

LOT 39, "COLLEGE MEADOW DIV. NO. 2", AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGE 42 AND 43, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: **2419 EAST MONTGOMERY STREET, MOUNT VERNON, WA 98274**
APN: **4390-000-039-0005**

which is subject to that certain Deed of Trust dated 01/18/2002, Recorded on January 24, 2002, Instrument No. 200201240270, records of Skagit County, Washington, from LIZABETH ANN ARMES, AS HER SEPARATE PROPERTY, as Grantor(s), to LAND TITLE CO., A WASHINGTON CORPORATION, as Trustee, to secure an obligation in favor of SPECTRUM FUNDING CORPORATION, as Beneficiary, the beneficial interest of which was assigned to DEUTSCHE BANK TRUST COMPANY AMERICAS, FKA BANKERS TRUST COMPANY, AS TRUSTEE, records of Skagit County, Washington.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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.

III.

The default(s) for which this foreclosure is made is/are as follows:

Total Payments from 03/01/2003	\$6,554.15
Total Late Charges	\$207.84
Lender Adjustment	\$475.15
Est. Foreclosure Fees and Costs	\$1,663.95
TOTAL DUE AS OF July 7, 2003	\$8,901.09

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$132,562.06**, together with interest as provided in the Note from **02/01/2003**, 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. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on **10/10/2003**. The default(s) referred to in Paragraph III must be cured by **09/29/2003** (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before **09/29/2003** (11 days before the sale date), the default(s) as set forth in Paragraph III is/are 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 **09/29/2003** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance by 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or the Grantor's successor in interest at the following address(es):

**Lizabeth Ann Armes
2419 East Montgomery Street
Mount Vernon, WA 98274**

by both first class and certified mail on **May 27, 2003** proof of which is in the possession of the Trustee; and said written Notice of Default was posted in a conspicuous place **05/28/2003** 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.



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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.

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: July 7, 2003

Lawyers Title Insurance Corporation

Kim Fierro
Kim Fierro, Assistant Secretary

Lawyers Title Insurance Corporation
C/o LANDAMERICA DEFAULT SERVICES COMPANY
P.O. Box 25088
Santa Ana, CA 92799-5088
(949) 885-4652 Phone Sale Line: (714) 573-1965

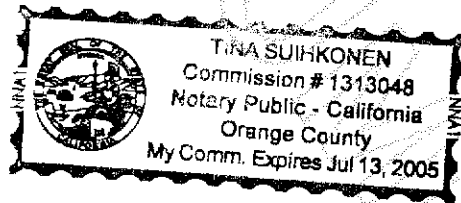
STATE OF California

COUNTY OF Orange

On 7/7/2003 before me the undersigned, a Notary Public in and for said county, personally appeared **Kim Fierro, Assistant Secretary** 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.

Tina Suikonen
Notary Public in and for said County and State



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