

WA-5109

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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults

Amount due to reinstate by August 1, 2003

A. Monthly Payments.....	\$ 11,345.20
B. Late Charges.....	\$ 680.70
C. Advances.....	\$
D. Other Arrears..... Uncollected Fees	\$ 2,979.56
E. Total Arrears.....	\$
F. Trustee's Expenses	
(Itemization)	
Trustee's Fee.....	\$ 534.00
Attorney's Fees.....	\$
Title Report.....	\$ 577.00
Process Service.....	\$ 100.00
Statutory Mailings.....	\$ 80.00
Recording Fees.....	\$ 80.00
Publication.....	\$
Other	
 Total Costs:	 \$ 1,371.00
 Total Due:	 \$ 16,376.46

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults, which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/ documentation necessary to cure the default. The list does not exhaust all possible other defaults, any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE



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IV

The sum owing on the obligation secured by the Deed of Trust is the Principal Balance of \$ 132,720.68, together with interest as provided in the note or other instrument secured from October 31, 2002, and such other costs and fees as are due under the Note or other instruments 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 October 24, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by October 13, 2003, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on October 13, 2003, the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs, and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 13, 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 balance of 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.

VI

A written notice of default was transmitted by the Beneficiary of Trustee to the Borrower and Grantor at the following address(es)

Frank A. Bresnan, Jr.
23103 E Jones Rd
Sedro Wooley, WA 98284

Occupant
23103 E Jones Rd
Sedro Wooley, WA 98284



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4 1:35PM

By both first class and either certified mail, return receipt requested, or registered mail, on May 13, 2003, proof of which is in the possession of the Trustee and on _____, the Grantor and Borrower were personally served with said written Notice of Default or the written Notice of Default was posted on 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 foreclosure costs and trustee's fees due at any time prior to the sale.

VIII

The effect of the sale will be depriving the Grantor and all those who hold by, through or under the Grantor of all their right, title and 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.

Dated: 6-13-03

FIRST AMERICAN TITLE INSURANCE

By: [Signature]
Authorized Signature
C/O Nevada Trust Deed Services, Inc.
1380 E. Sahara Ave. Suite B
Las Vegas, NV. 89104

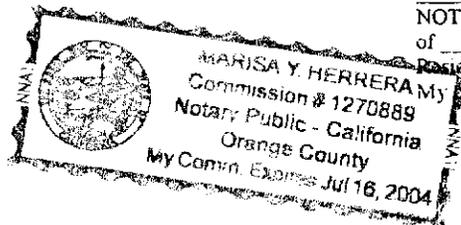
STATE OF CA }
COUNTY OF Wauye } ss.
}

LAURA M. SOZA

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the LAURA M. SOZA, ASSIST. SEC. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 6-13-03

[Signature]
NOTARY PUBLIC in and for the state of _____



This is an attempt to collect a debt and any information obtained will be used for that purpose.

First American Title Insurance
C/O Nevada Trust Deed Services, Inc.
1380 E. Sahara Ave. Suite B
Las Vegas, NV. 89104
(702) 733-9900 • 800-624-1833
(702) 733-6203- Fax No



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