

After recording return to:
Washington Administrative Services, Inc.
925 Fourth Avenue, Suite 2900
Seattle, Washington 98104-1158



200308260185
Skagit County Auditor

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CHICAGO TITLE CO. CG 28273

File No.: 34820-50112
Grantor: Washington Administrative Services, Inc.
Beneficiary: SunTrust Mortgage, Inc.

Legal Description: Lots 13 and 14, Block 3, FAIR ADDITION TO MOUNT VERNON, according to the Plat thereof recorded in Volume 4 of Plats, Page 14, records of Skagit County, Washington. Situated in Skagit County, Washington.

Assessor's Tax Parcel ID #: 3720-003-014-0000

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Washington Administrative Services, Inc., will on **December 5, 2003, at 9:30 A.M.** at the following location: inside the Main Hall on the First Floor of the Skagit County Courthouse, 3rd & Kincaid Streets, City of Mount Vernon, State of Washington, 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:

AS IN SAID DEED OF TRUST AND DESCRIBED ABOVE.

Commonly known as: 1320 Harrison Street, Mount Vernon, WA 98273.

The afore-described real property is subject to that certain Deed of Trust dated September 26, 2001, recorded October 4, 2001, under Auditor's File No. 200110040084, records of Skagit County, State of Washington from Katherine E. O'Loughlin, an unmarried person, as Grantor to Washington Administrative Services, Inc. as Trustee, to secure an obligation in favor of SunTrust Mortgage, Inc., the original Beneficiary.

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, Grantor's or any successor in interest's default on the obligation secured by the Deed of Trust.

III.

The defaults for which this foreclosure is made are as follows:

Currently Due to Reinstate:

Arrearages

| | |
|-----------------------------------------------------------------|-------------|
| April 1, 2003 - July 1, 2003 4 payments @ \$809.33..... | \$ 3,237.32 |
| April 16, 2003 - July 16, 2003 4 late charges @ \$29.73..... | 118.92 |
| August 1, 2003 1 payment @ \$826.42..... | 826.42 |
| August 16, 2003 1 late charge @ \$29.73..... | 29.73 |

Payments of Returned Item Fees of \$29.73 and Other Fees of \$26.50 were not made pursuant to terms of the Promissory Note secured by the Deed of Trust, occurring by July 14, 2003. The amount in arrears is \$55.50.

Subtotal:..... \$ 4,267.89

Costs and Fees

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust.

| | |
|---------------------------------------|-----------|
| Trustee's or Attorneys' Fees | \$ 675.00 |
| Title Report | 571.34 |
| Posting of Foreclosure Notices..... | 110.00 |
| Long Distance Telephone Charges | 20.00 |
| Recording Fees | 44.00 |
| Statutory Mailing Costs | 47.50 |
| Photocopies | 45.00 |



Subtotal: \$ 1,512.84

Total Current Estimated Reinstatement Amount: \$ 5,780.73

The estimated amounts that will be due to reinstate on November 24, 2003 (11 days before the sale date):

Additional Arrearages

September 1, 2003 - November 1, 2003
3 payments @ \$826.42..... \$ 2,479.26

September 16, 2003 - November 16, 2003
3 late charges @ \$29.73..... 89.19

Subtotal: \$ 2,568.45

Additional Costs and Fees

Additional Trustees' or Attorneys' Fees.....\$0.00
Publication Costs (estimated)\$1,250.00

Subtotal:\$1,250.00

**Total Estimated Reinstatement Amount
as of November 24, 2003 (11 days before the sale date): \$ 9,599.18**

IV.

The sum owing on the obligation secured by the Deed of Trust is \$82,765.58, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust and as are provided by statute. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to the reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property, or to comply with state or local laws, it is necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be in the full amount by certified funds or cash equivalent to the Trustee whose address is:



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Washington Administrative Services, Inc.
925 Fourth Avenue, Suite 2900
Seattle, Washington 98104-1158
(206) 623-7786

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 **December 5, 2003**. The default(s) referred to in paragraph III must be cured by November 24, 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 November 24, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after November 24, 2003 (11 days before the sale date) and before the sale by the Borrower, Grantor, any Guarantor, any successor in interest, or the holder of any recorded junior lien or encumbrance 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.

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

VI.

A written Notice of Default was transmitted by the Trustee to the Borrower, Grantor, and any successor at the following addresses:

Katherine E. O'Loughlin
1320 Harrison St.
Burlington, WA 98273

John Doe O'Loughlin
1320 Harrison St.
Mount Vernon, WA 98273

Katherine E. O'Loughlin
PO Box 396
Mount Vernon, WA 98233

John Doe O'Loughlin
PO Box 396
Burlington, WA 98233

Current Residents/Occupants
1320 Harrison St.
Mount Vernon, WA 98273

by both first class and certified mail on July 22, 2003, proof of which is in the possession of the Trustee; and on July 25, 2003 the Borrower, Grantor, and any successor in interest were personally served with said written Notice of Default or the written Notice of Default was posted

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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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the Revised Code of Washington, Chapter 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale. Service of process of any lawsuit or legal action may be made on **Washington Administrative Services, Inc.**, whose address is: 925 Fourth Avenue, Suite 2900, Seattle, WA 98104-1158.

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.

XI.

Notice to Guarantor:

The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust. In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and cost.



