

And when recorded mail to:

Premier Mortgage Services  
Of Washington Inc.  
C/O Option One Mortgage Corporation  
6501 Irvine Center Drive  
Irvine, CA 92618



200309190326

Skagit County Auditor

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FIRST AMERICAN TITLE CO.

75206

space above this line for recorder's use

TS #: 03-20998-WA

Title Order No. 1895482

## 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, Premier Mortgage Services of Washington, SUCCESSOR TRUSTEE, will on **12/19/2003**, at **10:00 a.m.** at At the main entrance of the Superior Courthouse 205 W. Kincaid Street, Mt. Vernon, WA, 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:

See Exhibit "A" attached

ABBR. LE6A2

And commonly known as: 43609 SOUTH SKAGIT HIGHWAY CONCRETE, WA 98237  
Tax Account No. 350808-4-001-0509

P100927

which is subject to that certain Deed of Trust dated **08/21/2001**, and filed for record **08/30/2001**, as Instrument No. **200108300067**, of Official Records Skagit County Washington, from **DONALD L. CROUTER AND CECILIA E. CROUTER, HUSBAND AND WIFE AS COMMUNITY PROPERTY**, as Grantor(s), to **LAND TITLE COMPANY**, as Trustee, to secure an obligation in favor of **CLS FINANCIAL SERVICES, INC.**, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to **Wells Fargo Bank Minnesota, N.A.**, as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse.

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.

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:

Payments From 5/1/2003 to 09/16/03  
Late Charges  
Advances/Expenses  
Grand Total:

\$7,101.25  
\$242.80  
\$72.30  
\$7,416.35

**IV.**

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$138,208.91**, together with interest as provided in the Note or other instrument secured from **04/01/2003**, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 12/19/2003. The defaults referred to in Paragraph III must be cured by 12/08/2003, (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 12/08/2003, (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 12/08/2003, (11 days before the sale date) and before the sale, by the Grantor, any Guarantor, 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.

**VI.**

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses: 43609 SOUTH SKAGIT HIGHWAY CONCRETE, WA 98237

by both first class and certified mail on Thu Jul 24 00:00:00 EDT 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on Wed Aug 6 00:00:00 EDT 2003, 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.

**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 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**  
(If applicable under RCS 61.24.040(9))

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.



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Dated: 9/16/2003

Premier Mortgage Services of Washington, Inc., Successor Trustee

  
By: Tiffany Halvorson  
Its: Assistant Secretary

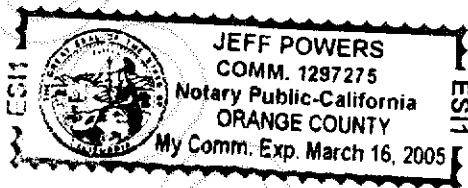
State of California) ss.  
County of Orange)

On 9/16/2003, before me, the undersigned, personally appeared Tiffany Halvorson known to me as the Assistant Secretary of Premier Mortgage Services of Washington, the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

WITNESS my hand and official seal hereto affixed this day and year.

  
By: Jeff Powers

For further information please contact:  
Premier Mortgage Services of Washington Inc.  
15500 S.E. 30<sup>th</sup> Place, #102  
Bellevue, WA 98007  
(800) 530-6224



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DESCRIPTION:

EXHIBIT "A"

That portion of Lots 1 and 2, of Short Plat No. 91-070, approved February 11, 1994 and filed in Volume 11 of Short Plats, page 60, recorded February 11, 1994, under Auditor's File No. 9402110126, being a portion of the Southwest  $\frac{1}{4}$  of the Southeast  $\frac{1}{4}$  of Section 8, Township 35 North, Range 8 East, W.M., lying Southerly of the following described line:

Beginning at the Southeast corner of said Lot 2;  
thence North  $00^{\circ}26'59''$  West along the East line of said Lot 2, a distance of 253.37 feet to the true point of beginning;  
thence South  $88^{\circ}21'53''$  West, a distance of 313.60 feet to the midpoint of the West line of said Lot 2;  
thence continuing South  $88^{\circ}21'53''$  West a distance of 292.80 feet to a point along the West line of said Lot 1 which is 293.71 feet South of the Northwest corner of said Lot 1, said point being the terminus of this line description.

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over, under and through the West 30 feet of the South 30 feet of Lot 3 of said Short Plat No. 91-070.

Situate in the County of Skagit, State of Washington.



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