



200310240141

Skagit County Auditor

10/24/2003 Page 1 of 6 1:29PM

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Bresnan Jr., 232-X3070.01

FIRST AMERICAN TITLE CO.

75025-4

Reference Number(s) of Documents assigned or released: 9904130102, which was assigned under Auditor's File No. 200005220036

Grantor: Bishop, Lynch & White, P.S.

Grantee: The Public/Frank A. Bresnan Jr., as his separate property

Assessor's Property Tax Parcel/Account Number(s): 350413-0-027-0017 aka P36397

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

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on January 23, 2004 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of Washington, 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;

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

ABBREVIATED: SECTION 12, TOWNSHIP 25, RANGE 4, 1/4 SW 1/4 SW (commonly known as 23103 East Jones Road, Sedro Woolley, WA 98284)

which is subject to that certain Deed of Trust dated April 06, 1999, recorded April 13, 1999, under Auditor's File No. 9904130102, records of Skagit County, Washington, from Frank A. Bresnan Jr., as his separate property, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Accredited Home Lenders, Inc., a California Corporation as beneficiary, the beneficial interest in which was assigned by Accredited Home Lenders, Inc., a California Corporation to Mortgage Electronic Registration Systems, Inc. its successors and assigns under an Assignment recorded under Auditor's File No.

Notice of Trustee's Sale (Continued)

regarding title, possession, or encumbrances on January 23, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by January 12, 2004 (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 January 12, 2004 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, 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 January 12, 2004 (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 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 address(es):

See Exhibit " B" attached hereto and incorporated herein by this reference.

by both first class and certified mail on May 13, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 26, 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 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



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EXHIBIT A

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

The East 80 feet of the South 136 feet of the following described Tract:

That portion of the Southwest 1/4 of the Southwest 1/4 of Section 13, Township 35 North, Range 4 East, W.M., described as follows:

Beginning at a point 15 feet East and 15 feet North of the Southwest corner of said Southwest 1/4 of the Southwest 1/4; thence North parallel with the West line of said subdivision, a distance of 391 feet; thence East parallel with the South line thereof, a distance of 582.5 feet; thence South parallel with the West line of said Southwest 1/4 of the Southwest 1/4, a distance of 391.0 feet; thence West parallel with the South line thereof, a distance of 582.5 feet to the point of beginning.



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EXHIBIT B

Frank A. Bresnan Jr.
23103 East Jones Road
Sedro Woolley, WA 98284

Jane Doe Bresnan Jr.
Spouse of Frank A. Bresnan Jr.
23103 East Jones Road
Sedro Woolley, WA 98284

Occupants of the Premises
23103 East Jones Road
Sedro Woolley, WA 98284



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