



200310290153

Skagit County Auditor

10/29/2003 Page

1 of

5 3:16PM

AND WHEN RECORDED MAIL TO:

Buckley & Associates, Inc.
26522 La Alameda, Suite #200
Mission Viejo, California 92691

FIRST AMERICAN TITLE CO.

75589

space above this line for recorder's use

Loan No.: 20-0051-0200730

Title Order No. 1943053

TS #: WA-23557

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, JOHN W. KLEIN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE, will on 1/30/2004, at 10:00 AM 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:

LOT 25 BLOCK H," CAPE HORN ON THE SKAGIT DIVISION NO. 2, AS PER PLAT RECORDED IN VOLUME 9 OF PLATS PAGES 14 THROUGH 19, INCLUSIVE RECORDS OF SKAGIT COUNTY.
LOT 26, BLOCK H, "CAPE HORN ON THE SKAGIT DIVISION 2", AS RECORDED IN VOLUME 9 OF PLATS PAGES 14-19, INCLUSIVE, RECORDS IN SKAGIT COUNTY.

And commonly known as: **42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284**

Tax Account No. **3869-008-025-0008** *ANB 3869-008-026-0007*
P63761 P63762

which is subject to that certain Deed of Trust dated 2/16/2000, and filed for record in the office of the Skagit Recorder, State of Washington, on 2/22/2000, under Auditor's File No. 200002220013, Book --- Page --- of Official Records, from **ALLEN L. PEDERSON, AS HIS SEPARATE PROPERTY**, as Grantor(s), to **FIRST AMERICAN TITLE**, as Trustee, to secure an obligation in favor of **ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.**, as Beneficiary, the beneficial interest in which was assigned by **ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.** to CITIFINANCIAL SERVICES, INC. as successor by merger with Associates Financial Services of America, Inc.

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 2/1/2003	\$14,676.72
LATE CHARGES	\$0.00
ADVANCES/EXPENSES	\$242.01
FORECLOSURE FEES & COSTS	\$2,434.66
TOTAL DUE AS OF 1/19/2004	\$17,353.39

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$111,238.58, together with interest as provided in the Note or other instrument secured from 1/1/2003, 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 1/30/2004. The defaults referred to in Paragraph III must be cured by 1/19/2004, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 1/19/2004 (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 the 1/19/2004 (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:

SEE ATTACHED EXHIBIT "A"

by both first class and certified mail on 9/24/2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on 9/24/2003, 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.



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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.

DATED: 10/24/2003

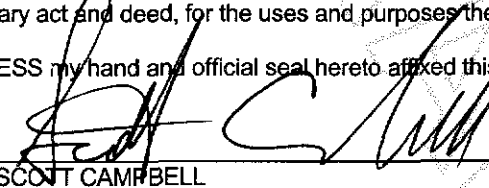


JOHN W. KLEIN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE

State of California) ss.
County of Orange)

On October 24, 2003, before me, the undersigned, personally appeared JOHN W. KLEIN known to me to be the individual that executed the within and foregoing instrument, acknowledged the said instrument to be a free and voluntary act and deed, for the uses and purposes therein mentioned.

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

By: 
Notary Public in and for the State of California
My Commission expires: 3-4-05



For further information please contact:

The Buckley Firm - Foreclosure Department
26522 La Alameda, Ste. 200
Mission Viejo, CA 92691
(949) 348-8826 / (949) 282-4166

NORTHWEST LEGAL SUPPORT-ATTN: ROBERT WOODWORTH
526 YALE AVE. NORTH, SUITE A
SEATTLE, WA 98109
(800) 729-9426



"EXHIBIT A"

ALLEN L. PEDERSON
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
P71006309264030331277

ALLEN L. PEDERSON
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
First Class

AVIS MURPHY
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
P71006309264030331284

AVIS MURPHY
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
First Class

ALLEN L. PEDERSON
42022 N SHORE LN
SEDRO WOOLLEY, WA 98284-7709
P71006309264030331291

ALLEN L. PEDERSON
42022 N SHORE LN
SEDRO WOOLLEY, WA 98284-7709
First Class

ALLEN L. PEDERSON
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331338

ALLEN L. PEDERSON
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class

ALLEN L. PEDERSON aka ALLEN L. PEDERSEN
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331345

ALLEN L. PEDERSON aka ALLEN L. PEDERSEN
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class

ALLEN L. PEDERSEN
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331352

ALLEN L. PEDERSEN
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class

AVIS MURPHY
42022 NORTH SHORE
SEDRO WOOLLEY, WA 98284
P71006309264030331307

AVIS MURPHY
42022 NORTH SHORE
SEDRO WOOLLEY, WA 98284
First Class

ALLEN L. PEDERSON aka ALLEN L. PEDERSEN
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
P71006309264030331314

ALLEN L. PEDERSON aka ALLEN L. PEDERSEN
42022 NORTH SHORE LANE
SEDRO WOOLLEY, WASHINGTON 98284
First Class

AVIS A. MURPHY, AS TRUSTEE OF THE
MURPHY REVOCABLE LIVING TRUST DATED
NOVEMBER 30, 1995
42022 N SHORE LN
SEDRO WOOLLEY, WA 98284-7709
P71006309264030331321

AVIS A. MURPHY, AS TRUSTEE OF THE
MURPHY REVOCABLE LIVING TRUST DATED
NOVEMBER 30, 1995
42022 N SHORE LN
SEDRO WOOLLEY, WA 98284-7709
First Class

AVIS MURPHY
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331369

AVIS MURPHY
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class

AVIS A. MURPHY
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331376

AVIS A. MURPHY
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class

AVIS A. MURPHY, AS TRUSTEE OF THE
MURPHY REVOCABLE LIVING TRUST DATED
NOVEMBER 30, 1995
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
P71006309264030331383

AVIS A. MURPHY, AS TRUSTEE OF THE
MURPHY REVOCABLE LIVING TRUST DATED
NOVEMBER 30, 1995
3994 N. SHORE LANE
SEDRO WOOLLEY, WA 98284
First Class



200310290153
Skagit County Auditor

EXHIBIT "B"

ASSOCIATES FINANCIAL SERVICES OF AMERICA
11404 NE 124TH STREET
KIRKLAND, WA 98034
P71006309264030331390

ASSOCIATES FINANCIAL SERVICES OF AMERICA
11404 NE 124TH STREET
KIRKLAND, WA 98034
First Class

ASSOCIATES FINANCIAL SERVICES OF AMERICA
1250 C STATE AVENUE UNIT C
MARYSVILLE, WA 98270
P71006309264030331406

ASSOCIATES FINANCIAL SERVICES OF AMERICA
1250 C STATE AVENUE UNIT C
MARYSVILLE, WA 98270
First Class

ASSOCIATES FINANCIAL SERVICES OF AMERICA
1250 C STATE AVENUE
MARYSVILLE, WA 98270
P71006309264030331413

ASSOCIATES FINANCIAL SERVICES OF AMERICA
1250 C STATE AVENUE
MARYSVILLE, WA 98270
First Class

SKAGIT BONDED COLLECTORS LLC

P O BOX 519
MOUNT VERNON, WA 98273
P71006309264030331420

SKAGIT BONDED COLLECTORS LLC

P O BOX 519
MOUNT VERNON, WA 98273
First Class

SKAGIT BONDED COLLECTORS LLC
C/O TERENCE G. CARROLL

709 S ST ST.
MOUNT VERNON, WA 98273
P71006309264030331437

SKAGIT BONDED COLLECTORS LLC
C/O TERENCE G. CARROLL

709 S ST ST.
MOUNT VERNON, WA 98273
First Class



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