



200311200143

Skagit County Auditor

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AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Miller, 621-X3134.01

FIRST AMERICAN TITLE CO.

76102-2

Reference Number(s) of Documents assigned or released: 200212130158

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

Grantee: The Public/Christopher C. Miller, as his separate estate

Assessor's Property Tax Parcel/Account Number(s): P26546

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 February 20, 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.

(commonly known as 513 N. 1st St., Mount Vernon, WA 98273)

which is subject to that certain Deed of Trust dated December 6, 2002, recorded December 13, 2002, under Auditor's File No. 200212130158, records of Skagit County, Washington, from Christopher C. Miller, as his separate estate, as Grantor, to First American Title Co., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for NovaStar Mortgage, Inc. a Virginia Corp. as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

II

Notice of Trustee's Sale (Continued)

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 default on the obligation secured by the Deed of Trust.

III

The default(s) for which this foreclosure is made is/are as follows:

- i) Failure to pay when due the following amounts which are now in arrears:

Monthly Payments:

Delinquent monthly payments from July 1, 2003 through November 1, 2003

5	Payment(s) at	\$1,135.34	\$5,676.70
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Late Charges:

5	Late Charge(s) at	\$53.81	
	for each monthly payment not made within 15 days of its due date:		269.05

	Accrued Late Charges		107.62
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	Other bank fees and advances		220.30
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	TOTAL		\$6,273.67
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|-------------|---|
| ii) Default | Description of Action Required to Cure and Documentation Necessary to Show Cure |
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Delinquent general taxes, if any; Off record or other assessments, if any; Liens, if any	Proof of Payoff
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Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$113,667.23, together with interest from June 1, 2003, as provided in the note or other instrument, 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 the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on February 20, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by February 09, 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

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Notice of Trustee's Sale (Continued)

February 09, 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 February 09, 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 October 13, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 15, 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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Notice of Trustee's Sale (Continued)

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: November 20, 2003

Bishop, Lynch & White, P.S., Successor Trustee

By: David Powell

Address: BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Telephone: (206) 622-7527

State of Washington)
County of King) ss.

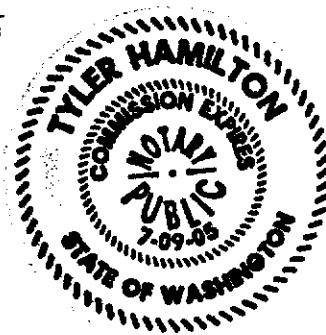
On this 20th day of November, 2003, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Bishop, Lynch & White, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Printed Name: Tyler Hamilton

NOTARY PUBLIC in and for the State
of Washington My Appt. Exp:
7-9-05

Miller, 621-X3134.01
FORBASE\ALLNSDOC.FRM REV 11/18/03



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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:

That portion of Government Lot 9, Section 19, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the West line of First Street in the City of Mount Vernon, as laid out and established 1,694.77 feet North and 445 feet West of the East 1/4 Section corner of said Section; thence North along the West line of First Street, 58.5 feet to the Northeast corner of those premises conveyed to Carrie E. Griffith by Deed filed under Auditor's File No. 370056; thence Westerly along the Northerly line of said Griffith premises, 184 feet; thence South 58.5 feet; thence East, 184 feet to the point of beginning; EXCEPT that portion thereof conveyed to the State of Washington for highway purposes by Deed dated November 11, 1953, and recorded December 31, 1953, under Auditor's File No. 496806, records of said County;

TOGETHER WITH the West 35 feet of the following described Tract:

That portion of Government Lot 9, Section 19, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the West line of First Street in the City of Mount Vernon, as laid out and established, 1,753.27 feet North of and 445 feet, more or less, West of the East 1/4 Section corner of said Section; thence North along the West line of First Street, 58.5 feet; thence West, 184 feet; thence South 58.5 feet; thence East, 184 feet to the point of beginning.



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EXHIBIT B

Christopher C. Miller
513 N. 1st St.
Mount Vernon, WA 98273

Jane Doe Miller
Spouse of Christopher C. Miller
513 N. 1st St.
Mount Vernon, WA 98273

Occupants of the Premises
513 N. 1st St.
Mount Vernon, WA 98273
FORBASE\ALLNDDOC.FRM REV. 10/13/03
VTH



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