

AFTER RECORDING RETURN TO:

Professional Foreclosure
Corporation of Washington
P.O. Box 85013
San Diego, CA 92186-5013

PFC: 03-71596



200401080056

Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

PFC #:03-71596 Loan #:99495111 Title Order No.:2053182

76595

I.

FIRST AMERICAN TITLE CO.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on April 16, 2004, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, Skagit County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

AS MORE FULLY DESCRIBED IN EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF

Abbrev. Legal: SECTION 34, TOWNSHIP 34, RANGE-4, PTN SW-SE

Tax Parcel No.: 34043440060002 AND 340434-4-005-0400

Commonly known as: 17756 Ervine Lane, Mt Vernon, WA 98273

which is the subject of that certain Deed of Trust dated October 21, 2002, recorded November 6, 2002, under Auditor's File No. 200211060083, records of Skagit County, Washington, from KEVIN E. DEAN, AN UNMARRIED PERSON AS HIS SOLE AND SEPARATE PROPERTY as Grantor, to ISLAND TITLE CO BURLINGTON, A WASHINGTON CORPORATION as Trustee, to secure an obligation in favor of WASHINGTON MUTUAL BANK, A WASHINGTON CORPORATION as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL BANK, FA.

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:

Monthly payments in the amount(s) of \$2,356.45 from August 1, 2003 and \$2,445.41 from October 1, 2003 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of April 16, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$317,584.40, together with interest in the note or other instrument secured from July 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 the Deed of Trust as provided by statute. The sale will be made without warranty express or implied regarding title, possession, or encumbrances on April 16, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by April 5, 2004 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before April 5, 2004 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after April 5, 2004 (11 days before the sale), 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

KEVIN E. DEAN
17756 ERVINE LANE
MT VERNON, WA 98273

KEVIN E. DEAN
PO BOX 727
MOUNT VERNON, WA 98273-0727



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OCCUPANT
17756 ERVINE LANE
MT VERNON, WA 98273

by both first class and certified mail on December 5, 2003 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 6, 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 above, and whose telephone number is (800) 511-4229, 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 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 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.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".



200401080056
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FAIR D


PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON
PFC Number 03-71596.

By: [Signature]

Number 03-715
By: Liz Peter
P.O. Box
San Diego
(800) 51
L. SERVICE

DO
2004

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Skagit County Au

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Expires: 6-10-06


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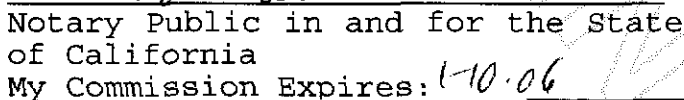


EXHIBIT "A"

KEVIN E. DEAN
17756 ERVINE LANE
MT VERNON, WA 98273

KEVIN E. DEAN
PO BOX 727
MOUNT VERNON, WA 98273-0727

OCCUPANT
17756 ERVINE LANE
MT VERNON, WA 98273

JOHN/JANE DOE DEAN
17756 ERVINE LANE
MT VERNON, WA 98273

JOHN/JANE DOE DEAN
PO BOX 727
MOUNT VERNON, WA 98273-0727

WASHINGTON MUTUAL BANK 1201 THIRD AVENUE
SEATTLE, WA 98101

WASHINGTON STATE DEPARTMENT OF SOCIAL & HEALTH SERVICES
PO BOX 11520
TACOMA, WA 98411



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