

RECORD AND RETURN TO:
MERIDIAN TRUST DEED SERVICE
4675 MACARTHUR COURT
SUITE 1540
NEWPORT BEACH, CA 92660



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FIRST AMERICAN TITLE CO.

T.S. NUMBER: 7831WA MFS

2020849

LOAN NUMBER: 92130300100367/WHITWORTH

NOTICE OF TRUSTEE'S SALE

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE**

I

NOTICE IS HEREBY GIVEN that FIRST AMERICAN TITLE INSURANCE COMPANY, 2101
FOURTH AVE, STE 800, SEATTLE, WA 98121 as Trustee or Successor Trustee under the terms of the Trust
Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at
public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real
property with the assessor's Property Tax Parcel No. 351013-0-021-0015(P45216) described as SEE EXHIBIT
"A" ATTACHED HERETO AND MADE A PART HEREOF.

A MANUFACTURED HOUSING UNIT IS AFFIXED BY A TITLE ELIMINATION RECORDED UNDER
AUDITOR'S FILE NO. 9706180092.

Said property commonly known as: 59379 STATE ROUTE 20 ROCKPORT, WA 98267

A. TIME AND PLACE OF SALE

TIME AND DATE:

10:00 A.M. 04/16/2004

PLACE:

INSIDE THE MAIN LOBBY OF THE SKAGIT COUNTY
COURTHOUSE 205 WEST KINCAID STREET MOUNT
VERNON, WA

B. PARTIES IN THE TRUST DEED:

TRUSTOR:

THERESA H. WHITWORTH , FORMERLY THERESA H.
SCHRODER , AS HER SEPARATE ESTATE

TRUSTEE:

FIRST AMERICAN TITLE,

BENEFICIARY:

HOUSEHOLD REALTY CORPORATION

C. TRUST DEED INFORMATION:

DATED:

11/22/2002

RECORDING DATE:

12/09/2002

RECORDING NO.:

#200212090081 BK: PG:

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 Lot 4, Section 13, Township 35 North, Range 10 East, W.M., described as follows:

Beginning at the point where the centerline of the State Highway intersects the North line of said Lot; thence Southwesterly along the centerline of said Highway, 900 feet; thence Northwesterly in a straight line to the Northwest corner of said lot; thence East to the point of beginning, EXCEPT State Highway and road rights-of-way, AND EXCEPT rights-of-way of the City of Seattle, EXCEPT any portion lying Westerly of the Easterly line of Indian Road, AND EXCEPT the following described tracts

(a) Beginning at a point where the centerline of State Highway intersects the North line of said Lot; thence Southwesterly along said centerline, 454 feet; thence North 25 degrees West to the North line of said lot; thence Easterly along said North line to the point of beginning.

(b) Beginning at intersection of Northerly line of State Highway No. 20, and Easterly line of Indian Road; thence Northerly along Easterly line of Indian Road, 217 feet, more or less, to the North line of said Lot 4; thence East along the North line of said Lot 4, a distance of 130 feet; thence Southeasterly to a point on the Northerly line of said State Highway No. 20, which is 115 feet Northeasterly of the point of beginning; thence Southwesterly along Northerly line of said State Highway No. 20, a distance of 115 feet to point of beginning.



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RERECORDED:

RECORDING PLACE:

Official Records of the County of SKAGIT

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any court by reason of the Debtor's default on the obligation secured by the Deed of Trust.

III

The Beneficiary alleges default of the Deed of Trust for the failure to pay the following amounts now in arrears and/or other defaults, to wit:

- A. Monthly Payments:
Monthly installments in arrears from 06/30/2003 through 01/12/2004, \$7,812.42
- B. Late Charges: \$0.00
- C. Other Arrears \$0.00
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$7,812.42**
- D. Default(s) other than payment of money:
GENERAL TAXES FOR THE YEAR 2003

IV

The sum owing on the obligation secured by the Deed of Trust is: THE PRINCIPAL BALANCE OF \$129,857.54, together with interest as provided in the Note or other instrument secured from 05/30/2003 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 04/05/2004

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:



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SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served with said written Notice of Default, or the written Notice of Default was posted in a conspicuous place on the real property described herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 11/06/2003
Date of posting real property: 11/09/2003

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 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

For further information, please contact:

HOUSEHOLD REALTY CORPORATION
ATTN: VALERIE LATHAM
961 WEIGEL DRIVE
ELMHURST, IL 60126
PHONE: 800-958-2418 EXT 7434



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DATED: January 12, 2004

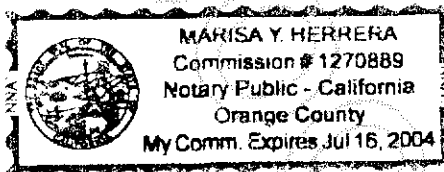
FIRST AMERICAN TITLE INSURANCE COMPANY,, as said Trustee
2101 FOURTH AVE, STE 800, SEATTLE, WA 98121
(949)477-5830
SALE LINE: 714-480-5690

By: LUIS CERDA
ASSISTANT SECRETARY

STATE OF CALIFORNIA)
COUNTY OF ORANGE) SS

On the date below, before me personally appeared LUIS CERDA personally known to me, who executed the within and foregoing instrument, for the use and purpose therein mentioned, and on oath stated that he/she was authorized to execute said instrument.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 01/12/2004

Notary Public in and for the State of California
Residing at Orange County, California
My commission Expires July 16, 2004



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EXHIBIT B

THERESA H. WHITWORTH
59379 STATE ROUTE 20
MARBLEMOUNT, WA 98267

THERESA H. SCHRODER
59379 STATE ROUTE 20
MARBLEMOUNT, WA 98267

LARRY A. SCHRODER
59379 STATE ROUTE 20
MARBLEMOUNT, WA 98267

OCCUPANTS OF THE PREMISES
59379 STATE ROUTE 20
MARBLEMOUNT, WA 98267

THERESA H. WHITWORTH
59379 STATE ROUTE 20
ROCKPORT, WA 98283

THERESA H. SCHRODER
59379 STATE ROUTE 20
ROCKPORT, WA 98283

LARRY A. SCHRODER
59379 STATE ROUTE 20
ROCKPORT, WA 98283

THERESA H. WHITWORTH
59379 HIGHWAY 20
ROCKPORT, WA 98283

THERESA H. SCHRODER
59379 HIGHWAY 20
ROCKPORT, WA 98283

LARRY A. SCHRODER
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