



200403180081

Skagit County Auditor

3/18/2004 Page 1 of 5 1:38PM

When recorded mail to:
Law Offices of Steven J. Melmet, Inc.
2912 South Daimler Street
Santa Ana, CA 92705

FIRST AMERICAN TITLE CO.

80215-2

space above this line for recorder's use

Loan No.: 0000822741

Title Order No. 2125933

TS #: 200400429 - 17992

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, First American Title Insurance Company, **SUCCESSOR TRUSTEE**, will on **06/25/2004**, at **10:00 a.m.** at At the main entrance of the Superior Courthouse, 205W. 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:

See Exhibit A - legal description - attached hereto and made a part hereof.

And commonly known as: 10450 Sterling Road
Sedro Woolley, WA 98284
Tax Account No. P37774

which is subject to that certain Deed of Trust dated **02/18/1994**, and filed for record **02/24/1994**, as Instrument No. **9402240120**, of Official Records, from **William Duane Skillings and Kelly D. Skillings, husband and wife**, as Grantor(s), to **First American Title Insurance Company**, as Trustee, to secure an obligation in favor of **Metropolitan Federal Savings and Loan Association, a United States Savings Inst.**, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to **Atlantic Mortgage & Investment Corporation, a division of ABN AMRO Mortgage Group, 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 9/1/2003	\$7,001.47
Late Charges	\$240.06
Advances/Expenses	\$-82.03
Foreclosure Fees & Costs	\$2,235.54
TOTAL DUE AS OF 03/16/2004	\$9,395.04

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$98,556.85**, together with interest as provided in the Note or other instrument secured from **08/01/2003**, 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. The sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 06/25/2004. The defaults referred to in Paragraph III must be cured by 06/14/2004, (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 06/14/2004, (11 days before the sale) the default as set forth in Paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 06/14/2004, (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 addresses:

William Duane Skillings
10450 Sterling Road
Sedro Woolley, WA 98284

1041 Sterling Road
Sedro Woolley, WA 98284

Kelly D. Skillings
10450 Sterling Road
Sedro Woolley, WA 98284

Kelly D. Skillings
1041 Sterling Road
Sedro Woolley, WA 98284

William Duane Skillings

by both first class and certified mail on 2/2/2004, proof of which is in the possession of the Trustee; on 2/2/2004, 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 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.



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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.

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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Dated: 3/16/2004

First American Title Insurance Company, Successor Trustee

By: Raul Lero, Assist. Sec.
Its: _____

State of CA) ss.
County of Orange)

On March 17, 2004, before me, the undersigned, personally appeared Raul Lero known to me as the Assistant Secretary of First American Title Insurance Company, the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

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

By: Elizabeth B. Mills
Notary Public in and for the State of CA
My Commission expires: 10-25-2005



For further information please contact:

Trustee: First American Title Insurance Company
Address: 2101 4th Avenue
Suite 800
Seattle, WA 98121

Telephone Number: 800.460.9095

ABN AMRO Mortgage Group, Inc.
c/o Law Offices of Steven J. Melmet, Inc.
2912 South Daimler Street
Santa Ana, CA 92705
949.263.1000



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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 the Southwest 1/4 of the Northeast 1/4 of Section 27, Township 35 North, Range 4 East, W.M., described as follows: Beginning at the Southeast corner of the Southwest 1/4 of the Northeast 1/4 of Section 27; thence South 89 degrees 43'00" West along the South line of said Southwest 1/4 of the Northeast 1/4 a distance of 52.33 feet to the West line of the Sterling County Road; thence North 0 degrees 17'40" West along the West line of the Sterling County Road a distance of 197.79 feet to a point which is the true point of beginning; thence continuing North 0 degrees 17'40" West along said West line of said County Road a distance of 90.00 feet; thence South 89 degrees 42'20" West a distance of 200 feet; thence South 0 degrees 17'40" East a distance of 90.00 feet; thence North 89 degrees 42'20" East a distance of 200 feet to the true point of beginning.



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