

WHEN RECORDED MAIL TO:
Fidelity National Title Insurance Company
C/o INTEGRATED LENDER SERVICES
14320 FIRESTONE BLVD.
SUITE 303
LA MIRADA, CA 90638



200405050049

Skagit County Auditor

5/5/2004 Page 1 of 3 11:46AM

CHICAGO TITLE ICG29959 ✓

Trustee Sale # 57222

Loan # 7027219042

Title # 4510147

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

I. /Fidelity National Title
NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 08/06/2004 at 10:00AM at The main entrance to the Skagit County Courthouse, 3rd and Kincaid Street, Mount Vernon, WA 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:

Lot 10, Wondervue Addition, According to the Plat Thereof Recorded in Volume 7 of Plats, Page 75, Records of Skagit County, Washington, Situated in Skagit County Washington

Commonly known as: **1231 Francis St, Burlington, WA. 98233-3407**
APN: **4040-000-010-0002 P70346**

which is subject to that certain Deed of Trust dated 10/02/1998, Recorded on 10/19/1998 as instrument# 9810190125 BK 1885 PG 0128, records of Skagit County, Washington, from Katherine Y. MacMillan, who also appears of record as Kathy Hodges and Kathy Y. Hodges-MacMillan and Kathy Y. MacMillan and Terr E MacMillan, wife and husband, as Grantor(s), to Rainier Credit Companu, as Trustee, to secure an obligation in favor of Bank of America NT&SA doing business as Seafirst BANK, as Beneficiary.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust/Mortgage.

III.

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

Total Payments from 08/29/2003	\$3,873.33
Total Late Charges	\$240.88
Advances/Expenses	\$
Property Inspections	\$0.00
Est. Foreclosure Fees and Costs	\$1,666.18
TOTAL DUE AS OF May 4, 2004	\$5,780.39

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$38,948.52, together with interest as provided in the Note from 07/29/2003, 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. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 08/06/2004. The default(s) referred to in Paragraph III must be cured by 07/26/2004 (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 07/26/2004 (11 days before the sale date), the default(s) as set forth in Paragraph III 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 07/26/2004 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the Grantor's successor in interest or 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or the Grantor's successor in interest at the following address(es):

**Katherine Y. MacMillan, Kathy Hodges, Kathy Y. Hodges-MacMillan, Kathy Y. MacMillan
and Terr E MacMillan**

1231 Francis St, Burlington, WA. 98233-3407

12294 Francis St., Burlington, WA 98233

2588 Friday Creek Rd, Burlington, WA 98233

806 29th St., Apt F, Anacortes, WA 98221

by both first class and certified mail on 02/24/2004 proof of which is in the possession of the Trustee; and said written Notice of Default was posted in a conspicuous place 02/19/2004 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 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.



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

Dated: 5/4/04

Fidelity National Title Insurance Company, As Trustee

Andy Fragassi
Andy Fragassi, Vice President

C/O INTEGRATED LENDER SERVICES
14320 FIRESTONE BLVD.
SUITE 303
LA MIRADA, CA 90638
(800) 232-8787
FOR SALE INFORMATION PLEASE CALL: (916) 387-7728

STATE OF CALIFORNIA)

COUNTY OF Orange)

On 5/4/04 before me Carmela Drisdale the undersigned, a Notary Public in and for said county, personally appeared Andy Fragassi personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Carmela Drisdale
Notary Public in and for said County and State

