

**AFTER RECORDING RETURN TO:**

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

PFC: 04-70632



200406280153  
Skagit County Auditor

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FIRST AMERICAN TITLE CO.

81282

**NOTICE OF TRUSTEE'S SALE**

PFC #:04-70632 Loan #:10031959 Title Order No.:2277220 Agency: -- --

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on October 1, 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: TRACT 31, PTN NE 22-36-3

Tax Parcel No.: 360322-1-001-2309

Commonly known as: 3396 COLONY MOUNTAIN DR, BOW, WA 98232

which is the subject of that certain Deed of Trust dated March 6, 2003, recorded March 12, 2003, under Auditor's File No. 200303120132, records of Skagit County, Washington, from JOSEPH P. WOOLDRIDGE III, A MARRIED MAN, AND SHERRIE A. WOOLDRIDGE as Grantor, to ISLAND TITLE COMPANY as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, the beneficial interest now held by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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:

Monthly payments in the amount(s) of \$2,167.8 from February 1, 2004 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 October 1, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 303,068.86, together with interest in the note or other instrument secured from January 1, 2004, 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 October 1, 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 (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 (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 (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:

SHERRIE A. WOOLDRIDGE  
3396 COLONY MOUNTAIN DR



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Bow, WA 98232-8545

JOSEPH P. WOOLDRIDGE III  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

SHERRIE A. WOOLDRIDGE  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

JOSEPH P. WOOLDRIDGE III  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232-8545

JOSEPH PERRY WOOLDRIDGE, III  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

JOHN / JANE DOE WOOLDRIDGE  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

JOHN / JANE DOE WOOLDRIDGE  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232-8545

OCCUPANT  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232

by both first class and certified mail on May 21, 2004 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 24, 2004 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.



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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".

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 24 day of June, 2004

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON  
PFC Number 04-70632

By:

Erin Call  
ERIN CALL, FORECLOSURE ASSISTANT  
P.O. Box 85013  
San Diego, CA 92186-5013  
(800) 511-4229



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ADDRESS FOR PERSONAL SERVICE

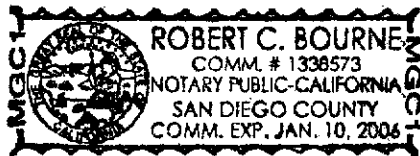
Professional Foreclosure Corporation of Washington  
12500 SE 2nd Circle, Suite 120  
Vancouver, WA 98684

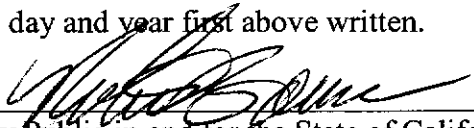
-- --1687493573

STATE OF CALIFORNIA    )  
                                  ) SS.  
COUNTY OF SAN DIEGO    )

On this 24 day of June 2004, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared ERIN CALL known to be the FORECLOSURE ASSISTANT of 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 stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.



  
\_\_\_\_\_  
Notary Public in and for the State of California  
My Commission Expires: 1-10-06



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EXHIBIT "A"

SHERRIE A. WOOLDRIDGE  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232-8545

JOSEPH P. WOOLDRIDGE III  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

SHERRIE A. WOOLDRIDGE  
3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

JOSEPH P. WOOLDRIDGE III  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232-8545

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3396 COLONY MOUNTAIN DRIVE  
Bow, WA 98232

JOHN / JANE DOE WOOLDRIDGE  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232-8545

OCCUPANT  
3396 COLONY MOUNTAIN DR  
Bow, WA 98232

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC  
P.O. BOX 2026  
Flint, MI 48501

MERS ACTING SOLELY AS NOMINEE FOR GMAC MORTGAGE CORP  
P.O. BOX 2026  
Flint, MI 48501

JOSEPH PERRY WOOLDRIDGE III  
C/O KENNETH J. EVANS  
506 MAIN STREET  
Mount Vernon, WA 98273



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SHERRIE A. WOOLDRIDGE  
C/O DAVID LOWELL  
P.O. BOX 352  
Sedro Woolley, WA 98284-0352

GMAC MORTGAGE CORPORATION  
100 WITMER ROAD  
Horsham, PA 19044-0963

MERS ACTING SOLELY AS NOMINEE FOR GMAC MORTGAGE CORP  
C/O SMI/WESLEY HESS  
P.O. BOX 540817  
Houston, TX 77254-0817



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**EXHIBIT "B"**

A tract of land in the Northeast Quarter of Section 22, Township 36 North, Range 3 East of the Willamette Meridian, described as follows:

Beginning at a point 228.50 feet North, 1,023.33 feet East of the center of Section 22;  
Thence North 47°45'00" West, 388.81 feet;  
Thence North 58°20'00" East, 549.95 feet;  
Thence South 47°25'00" East, 137.54 feet to a curve to the right having a radius of 1,970 feet,  
the center of which curve bears South 42°35'00" West;  
Thence Southeasterly along said curve to the right through a central angle of 7°34'11", an arc  
distance of 280.27 feet;  
Thence South 57°41'24" West, 533.18 feet to the point of beginning.

The basis of bearings of this description is the East-West centerline of said Section 22, which  
bears South 89°09'44" East.

(Also known as Tract 31 of the unrecorded plat of Colony Mountain).

Situated in Skagit County, Washington



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