

**AFTER RECORDING RETURN TO:**

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

PFC: 04-70115



200407140104

Skagit County Auditor

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FIRST AMERICAN TITLE CO.

80196

**NOTICE OF TRUSTEE'S SALE**

PFC #:04-70115 Loan #:605252899 Title Order No.:2116390 Agency: VA LH-464660579385

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on October 15, 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:

LOT 21, "BIG LAKE HEIGHTS", AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 118 THROUGH 120, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Abbrev. Legal: LOT 21, BIG LAKE HEIGHTS, VOL 16, PGS 118-120

Tax Parcel No.: 4680-000-021-0000

Commonly known as: 17135 ZOYA DRIVE, MOUNT VERNON, WA 98274

which is the subject of that certain Deed of Trust dated December 16, 2002, recorded December 23, 2002, under Auditor's File No. 200212230220, records of Skagit County, Washington, from RALPH YARBOROUGH JR. AND KATHLEEN M. YARBOROUGH, HUSBAND AND WIFE as Grantor, to PLACER 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 \$1,211.28 from July 1, 2003 and \$1,215.44 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 October 15, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 169,453.72, together with interest in the note or other instrument secured from June 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 October 15, 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:

RALPH YARBOROUGH, JR.



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MOUNT VERNON, WA 98274

KATHLEEN M. YARBOROUGH  
17135 ZOYA DRIVE  
MOUNT VERNON, WA 98274

RALPH YARBOROUGH, JR.  
1212 MILLCREEK BLVD  
MOUNT VERNON, WA 98012

KATHLEEN M. YARBOROUGH  
1212 MILLCREEK BLVD  
MOUNT VERNON, WA 98012

KATHLEEN YARBOROUGH  
17135 ZOYA DRIVE  
Mount Vernon, WA 98274

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Mount Vernon, WA 98273

RALPH JR. YARBOROUGH  
17135 ZOYA DRIVE  
Mount Vernon, WA 98274

RALPH JR. YARBOROUGH  
17135 ZOYA DRIVE  
Mount Vernon, WA 98273

OCCUPANT  
17135 ZOYA DRIVE  
MOUNT VERNON, WA 98274

OCCUPANT  
17135 ZOYA DRIVR  
Mount Vernon, WA 98274

by both first class and certified mail on June 10, 2004 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 11, 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.



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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".

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 12 day of July, 2004



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PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON  
PFC Number 04-70115

By:

Diane Garcia

Diane Garcia, Lead Foreclosure Specialist

P.O. Box 85013

San Diego, CA 92186-5013

(800) 511-4229

ADDRESS FOR PERSONAL SERVICE

Professional Foreclosure Corporation of Washington

12500 SE 2nd Circle, Suite 120

Vancouver, WA 98684

VA LH-4646605793850605252899

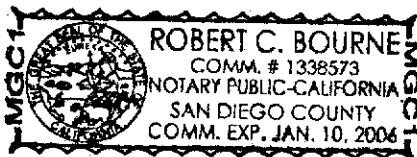
STATE OF CALIFORNIA )

) SS.

COUNTY OF SAN DIEGO )

On this 12 day of July, 2004, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Diane Garcia known to be the Lead Foreclosure Specialist 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.



Robert C. Bourne  
Notary Public in and for the State of California

My Commission Expires: 1-10-06



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EXHIBIT "A"

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



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SKAGIT COUNTY  
SEWER DISTRICT #2  
17079 STATE ROUTE 9  
MOUNT VERNON, WA 98274



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