



200410050098
Skagit County Auditor

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FILED FOR RECORD AT REQUEST OF:
ForeclosureLink, Inc.
5006 Sunrise Blvd, Ste 200
Fair Oaks CA 95628

Loan #: 0102249448
Title #: 1979991
TS #: 12651-5

FIRST AMERICAN TITLE CO.

75920-2

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that First American Title Insurance Company, as Trustee will on 1/7/2005 at the hour of 10:00am AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MT. VERNON, WA, in the City of Mt. Vernon, State of Washington, 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(ies) of SKAGIT, State of Washington, to-wit: Tract B, City of Sedro Woolley Short Plat No. SW 3-77, being ptn. Lots 29-32, Blk. 44, First Addition to the Town of Sedro Woolley

See Exhibit 'A' Attached for Complete Legal Description

Tax Account No. 4150-044-032-0117

Commonly known as: 702 TALCOTT STREET, SEDRO WOOLLEY, WA

which is subject to that certain Deed of Trust Recorded on 1/11/2001, in Vol. N/A, Page N/A, under Auditor's File No. 200101110118, records of SKAGIT County, Washington, from JOSEPH C. KRIVANEK AND CHRISTIE C. HARTKE, as Grantor(s), to ISLAND TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. SOLELY AS NOMINEE FOR GREENPOINT MORTGAGE FUNDING, INC., 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 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:

Monthly Payment: 1 monthly payment of \$883.29 each; (March 1, 2004): \$883.29

Monthly Payment: 7 monthly payments of \$884.88 each; (April 1, 2004 through October 1, 2004): \$6,194.16

Late Charges: Late Charges for each monthly payment not made within 15 days of its due date: \$36.05

Escrow Account Deficit: \$(1,923.86) Suspense \$(440.50)

TOTAL MONTHLY PAYMENTS, LATE CHARGES AND ESCROW ACCOUNT DEFICIT: \$4,749.14

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$88,158.96, together with interest as provided in the note or other instrument secured from 02/01/04, 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 January 7, 2005. The default(s) referred to in paragraph III must be cured by December 27, 2004, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before December 27, 2004, the default(s) 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 December 27, 2004, and before the sale by the 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 Grantor or the Grantor's successor in interest at the following address(es):

702 Talcott Street, Sedro Woolley, WA 98284
609 Cedartree Drive, Sedro Woolley, WA 98284

by both first class and certified mail on October 10, 2003, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on the October 2, 2003, 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 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 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 on the 20th day following the sale, as against the grantor under the deed of trust (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.

Dated: 9/30/04

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee

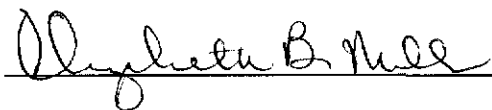

Name/Title: Dennis Conlas, Asst. Sec

First American Title Insurance Company

C/o ForeclosureLink, Inc.
5006 Sunrise Blvd, Ste 200
Fair Oaks CA 95628
(916) 962-3453

STATE OF CA
COUNTY OF Orange

On 10-01-2004, before me the undersigned personally appeared Dennis Conlas, 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.





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EXHIBIT "A"

Tract B, CITY OF SEDRO WOOLLEY SHORT PLAT-NO. SW-3-77, approved April 26, 1977, and recorded May 26, 1978, in Volume 2 of Short Plats, page 220, under Auditor's File No. 880360, records of Skagit County, Washington; being a portion of Lots 29 through 32, Block 44, First Addition to the Town of Sedro Woolley, according to the plat thereof recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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