

AFTER RECORDING RETURN TO:

Professional Foreclosure
Corporation of Washington
3300 N. Central Avenue, Suite 2200
Phoenix, AZ 85012-2582



200506130179
Skagit County Auditor

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PFC: 05-70313

FIRST AMERICAN TITLE CO.

NOTICE OF TRUSTEE'S SALE

84802

PFC #:05-70313 Title Order No.:2648577 Agency:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on September 16, 2005, at the hour of 11:00 a.m. at 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: PORTION OF SECTION 11, T34N, R3E

Tax Parcel No.: 340311-4-003-0003

Commonly known as: 13738 Avon Allen Rd, Mount Vernon, WA 98273

which is the subject of that certain Deed of Trust dated March 31, 1999, recorded April 1, 1999, Book 1968, Page 0178, under Auditor's File No. 9904010045, records of Skagit County, Washington, from Ted Cortez, Sr and Maria M Cortez as Grantor, to First American Title Company of Skagit County, a California corporation as Trustee, to secure an obligation in favor of Washington Mutual Bank, a Washington corporation as Beneficiary, the beneficial interest now held by Washington Mutual Bank, FA.

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 \$1,177.41 from February 1, 2005 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 September 16, 2005.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 114,303.23, together with interest in the note or other instrument secured from January 1, 2005, 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 September 16, 2005. 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:



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Ted Cortez, Sr CP
13738 Avon Allen Rd
Mount Vernon, WA 98273

Maria M Cortez CP
13738 Avon Allen Rd
Mount Vernon, WA 98273

Occupant
13738 Avon Allen Rd
Mount Vernon, WA 98273

WASHINGTON MUTUAL BANK, FA CL
PO BOX 1169
Milwaukee, WI 53201-1169

WASHINGTON MUTUAL, LOAN SERVICING OB
P.O. BOX 91006 SAS0304
Seattle, WA 98111

by both first class and certified mail on May 13, 2005 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 12, 2005 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.

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.



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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 June 13, 2005

PROFESSIONAL FORECLOSURE CORPORATION OF
WASHINGTON
PFC Number 05-70313

By:


Amy Connolly, Assistant Vice President
3300 N. Central Avenue, Suite 2200
Phoenix, AZ 85012-2582
(800) 511-4229

For Sales Information call (916) 974-6099

ADDRESS FOR PERSONAL SERVICE

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

1673599570



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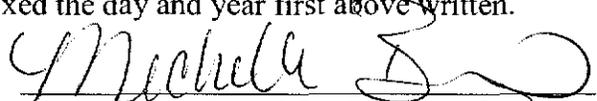
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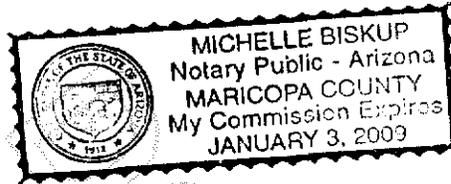
STATE OF ARIZONA)
) SS.
COUNTY OF MARICOPA)

On this 13th day of June, 2005, before me, the undersigned, a Notary Public in and for the State of Arizona, duly commissioned and sworn, personally appeared Amy Connolly known to be the Assistant Vice President 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 Arizona
My Commission Expires: _____



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EXHIBIT "A"

Ted Cortez, Sr CP
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Mount Vernon, WA 98273

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WASHINGTON MUTUAL BANK, FA CL
PO BOX 1169
Milwaukee, WI 53201-1169

WASHINGTON MUTUAL, LOAN SERVICING OB
P.O. BOX 91006 SAS0304
Seattle, WA 98111

STATE OF WASHINGTON
DEPT. OF SOCIAL & HEALTH SERVICES JR
5415 EVERGREEN WAY (P.O. BOX 4282 MS: N31-2)
Everett, WA 98203-9282

FORD MOTOR CREDIT JR
C/O BISHOP, WHITE, MIERSMA & MARSHALL, P.S.
P.O. BOX 2186
Seattle, WA 98111-2186

FORD MOTOR CREDIT JR
C/O BISHOP, WHITE, MIERSMA & MARSHALL, P.S.
720 OLIVE WAY, SUITE 1301
Seattle, WA 98101



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EXHIBIT B

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS:

THAT PORTION OF THE NORTHEAST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 11, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., DESCRIBED AS FOLLOWS:

COMMENCING AT THE QUARTER STAKE BETWEEN SECTIONS 11 AND 12 TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., AND RUN SOUTH 59 RODS 12 FEET TO A STAKE; THENCE WEST, 80 RODS, MORE OR LESS, TO THE $\frac{1}{16}$ SECTION LINE SEPARATING THE NORTHEAST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ FROM THE NORTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SAID SECTION 11; THENCE SOUTH ALONG THE AFORESAID $\frac{1}{16}$ SECTION LINE, 19 RODS, 12 FEET TO WITHIN 20 FEET OF A ROAD STAKE; THENCE EAST, 1157 FEET, MORE OR LESS, TO A POINT 163 FEET WEST OF THE SECTION LINE BETWEEN SECTIONS 11 AND 12, SAID TOWNSHIP AND RANGE AND THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH, 98 FEET; THENCE EAST, 163 FEET, MORE OR LESS, TO THE EAST LINE OF SAID SECTION 11; THENCE SOUTH, 98 FEET, MORE OR LESS, TO A POINT EAST OF POINT OF BEGINNING; THENCE WEST TO POINT OF BEGINNING, EXCEPT THEREFROM ALL DIKE, DITCH AND COUNTY ROADS RIGHTS-OF-WAY



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