



200004280077
Kathy Hill, Skagit County Auditor
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After Recording Mail to:

T.D. ESCROW SERVICES INC.,
DBA T.D. SERVICE COMPANY
1820 E. First Street, #210
Santa Ana, CA 92705

Loan #: 612476
TD #: 6689

NOTICE OF TRUSTEE'S SALE
Pursuant to the Revised Code of Washington
Chapter 61.24, et seq.

ISLAND TITLE CO.
SB-15901V

TO: FRANK ELLIS WALKER AND SANDRA LEE WALKER, HUSBAND AND WIFE

I

NOTICE IS HEREBY GIVEN THAT the undersigned Trustee, T.D. Escrow Services Inc., DBA T.D. Service Company, will on the 28TH day of JULY 2000 at the hour of 10 : 00 AM at SKAGIT CO CRTHOUSE, INSIDE MAIN LOBBY, 205 W. KINCAID ST, MT VERNON, WA, State of Washington, sell at public auction to the highest and best bidder, payable at the time of the sale, the following described real property, situated in the County of SKAGIT, State of Washington, to wit: (Tax Parcel No: 3956-000-021-0003)

** AND RE-RECORDED 10/29/98 INST. 98-10290040 IN BOOK 1889 ON PAGE 0633

TRACT 4, CITY OF MOUNT VERNON SHORT PLAT NO. MV-4-76, APPROVED JANUARY 23, 1976 AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 101, UNDER AUDITOR'S FILE NO. 829859, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF LOTS 20 AND 21, "MONTE VISTA TERRACE ADDITION TO SKAGIT COUNTY", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS, PAGES 20 AND 21, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON.

(also may be known as: 4827 MONTE VISTA PLACE, MOUNT VERNON, WA 98273) which is subject to that certain Deed of Trust dated 07/28/1998 , recorded 08/04/1998 , under Auditor's File No. 9808040069**, records of SKAGIT County, Washington, from FRANK ELLIS WALKER AND SANDRA LEE WALKER, HUSBAND AND WIFE

_____ as Grantor,
to FIRST AMERICAN TITLE COMPANY _____ as Trustee, to secure an obligation in favor of HEADLANDS MORTGAGE COMPANY _____ as Beneficiary.

The beneficial interest was thereafter assigned under Auditor's No. 199907290096 to THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE FOR THE HEADLANDS HOME EQUITY LOAN TRUST 1998-2

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:		
4 Late Charge(s) of \$33.93 from 01/16/00		135.72
4 Payments of \$678.00 from 01/01/00		2,712.00
NSF		10.00

TOTAL: \$ 2,857.72

IV

6689

The sum owing on the obligation secured by the Deed of Trust is principal \$ 48,568.86 together with interest as provided in the note or other instrument secured from DECEMBER 01 1999, 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 the 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 JULY 28, 2000. The default(s) referred to in paragraph III must be cured by JULY 17, 2000, (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 JULY 17, 2000, (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. The sale may be terminated any time after JULY 17, 2000, (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire principle 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 at the following address:

Name: SEE ATTACHED NAMES AND ADDRESSES

Address: SEE ATTACHED NAMES AND ADDRESSES

by both first class and certified mail on MARCH 22, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on MARCH 20, 2000, 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 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

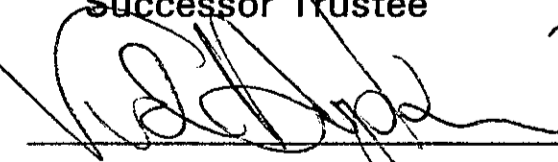
The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

Notice and other personal service may be served on the Trustee at:

T.D. Escrow Services Inc., DBA T.D. Service Company
520 East Denny Way
Seattle, WA 98122-2100
(800) 843-0260

DATED: APRIL 25, 2000

T.D. ESCROW SERVICES INC.,
DBA T.D. SERVICE COMPANY
Successor Trustee

By: 

Vicki Hopkins, Assistant Secretary
1820 E. First Street, #210
Santa Ana, CA 92705
(800) 843-0260

For Sale Information (800) 843-0260 ext. 5690



STATE OF CALIFORNIA
COUNTY OF ORANGE

} SS

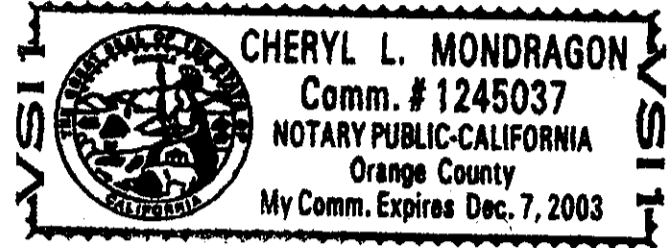
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On 4-25-00, before me, Cheryl L. Mondragon
personally appeared Vicki Hopkins

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.

Cheryl L. Mondragon
Signature



MAILING LIST ATTACHMENT

FRANK ELLIS WALKER

4827 MONTE VISTA PLACE
MOUNT VERNON, WA 98273

SANDRA LEE WALKER

4827 MONTE VISTA PLACE
MOUNT VERNON, WA 98273

OCCUPANT

4827 MONTE VISTA PLACE
MOUNT VERNON, WA 98273



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Kathy Hill, Skagit County Auditor

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