

AFTER RECORDING RETURN TO:

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

PFC: 00-70643



200012070031

, Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE

PFC #:00-70643 Loan #:R289830 Title Order No.:0015232

SB16973✓

I.

ISLAND TITLE CO.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on March 9, 2001, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, 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:

LOTS 17 THROUGH 23, INCLUSIVE, BLOCK 24, "THE HAMILTON TOWNSITE COMPANY'S SECOND ADDITION TO THE TOWN OF HAMILTON, SKAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 60, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Tax Parcel No.: P73733-4113-024-023-0009 (R73733)

Commonly known as: 755 Cumberland Street, Hamilton, WA 98255

which is the subject of that certain Deed of Trust dated September 10, 1997, recorded September 24, 1997, under Auditor's File No. ~~971002A/001B~~, records of Skagit County, Washington, from CLAUDE HAYES AND KERRI HAYES, HUSBAND AND WIFE as Grantor, to FIRST AMERICAN TITLE CO. as Trustee, to secure an obligation in favor of PAN AMERICAN BANK, FSB as Beneficiary, the beneficial interest now held by MOREQUITY** under an Assignment recorded on 11/17/1998 under Auditor's File Number 9811170034.

*9709240013

**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 \$1,040.28 from August 1, 2000 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 March 9, 2001.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$101,601.61, together with interest in the note or other instrument secured from July 1, 2000, 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 March 9, 2001. 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 February 26, 2001 (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 February 26, 2001 (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 February 26, 2001 (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:

CLAUDE HAYES
755 CUMBERLAND STREET
HAMILTON, WA 98255

KERRI HAYES
755 CUMBERLAND STREET
HAMILTON, WA 98255

CLAUDE HAYES
16140 HWY 9



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MT. VERNON, WA 98274

KERRI HAYES
16140 HWY 9
MT. VERNON, WA 98274

OCCUPANT
755 CUMBERLAND STREET
HAMILTON, WA 98255

by both first class and certified mail on October 18, 2000 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 21, 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 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.



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A list of the persons this Notice was sent to is attached hereto as exhibit "A".



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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 4 day of December, 2000

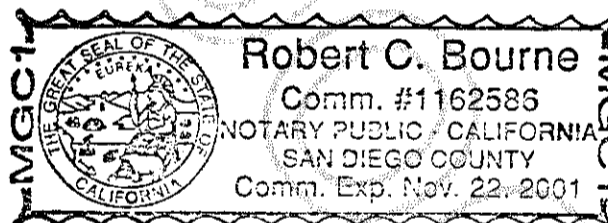
PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON
PFC Number 00-70643

By: Diane Garcia
DIANE GARCIA, ASSISTANT SECRETARY
P.O. Box 85013
San Diego, CA 92186-5013
(800) 511-4229

ADDRESS FOR PERSONAL SERVICE

Professional Foreclosure Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

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



On this 4 day of December, 2000, 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 ASSISTANT SECRETARY 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.

[Signature]
Notary Public in and for the State
of California
My Commission Expires: 11/22/2001



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, Skagit County Auditor

EXHIBIT "A"

CLAUDE HAYES
755 CUMBERLAND STREET
HAMILTON, WA 98255

KERRI HAYES
755 CUMBERLAND STREET
HAMILTON, WA 98255

CLAUDE HAYES
16140 HWY 9
MT. VERNON, WA 98274

KERRI HAYES
16140 HWY 9
MT. VERNON, WA 98274

OCCUPANT
755 CUMBERLAND STREET
HAMILTON, WA 98255

FIRST COMMUNITY FINANCIAL SERVICES, INC.
25129 THE OLD ROAD SUITE 212
NEWHALL, CA 91381

PAN AMERICAN BANK, FSB
1300 S. EL CAMINO REAL, STE. 320
SAN MATEO, CA 94402

PAN AMERICAN BANK, FSB
625 THE CITY DRIVE, STE #490
ORANGE, CA 92868

DOUGLAS E EAGLE
934 14TH STREET
BELLINGHAM, WA 98225



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