

AFTER RECORDING RETURN TO:

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

PFC: 02-70150



200203280082
Skagit County Auditor

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NOTICE OF TRUSTEE'S SALE **FIRST AMERICAN TITLE CO.**

PFC #:02-70150 Loan #:55946735 Title Order No.:1086650

68331-2

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on July 5, 2002, 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:

AS MORE FULLY DESCRIBED IN EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF.

Abbrev. Legal: E. 1/2 OF W. 1/2 OF TRACT 55, COUNTY OF SKAGIT, WA

Tax Parcel No.: 3867-000-055-1909

Commonly known as: 1613 Rio Vista Avenue, Burlington, WA 98233

which is the subject of that certain Deed of Trust dated January 2, 1997, recorded January 3, 1997, under Auditor's File No. 9701030031, records of Skagit County, Washington, from ULISES MORALES AND ALMA A. AYALA MORALES, HUSBAND AND WIFE as Grantor, to LAND TITLE COMPANY OF SKAGIT COUNTY as Trustee, to secure an obligation in favor of U.S. NATIONAL BANK OF OREGON, DBA U.S. BANCORP HOME LOANS as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL HOME LOANS INC., SUCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP under an Assignment recorded on 2/28/1997 under Auditor's File Number 9702280082.

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 \$878.25 from August 1, 2001 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 July 5, 2002.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$86,470.70, together with interest in the note or other instrument secured from July 1, 2001, 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 July 5, 2002. 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 June 24, 2002 (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 June 24, 2002 (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 June 24, 2002 (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:

ULISES MORALES
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233



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ALMA A. AYALA MORALES
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233

OCCUPANT
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233

by both first class and certified mail on February 21, 2002 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 22, 2002 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.

A list of the persons this Notice was sent to is attached to this page.



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exhibit "A".

UNOFFICIAL DOCUMENT



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EXHIBIT "A"

ULISES MORALES
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233

ALMA A. AYALA MORALES
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233

OCCUPANT
1613 RIO VISTA AVENUE
BURLINGTON, WA 98233

FLEET MORTGAGE CORP 1945 WEST PALMENTTO STREET
FLORENCE, SC 29501

CENTEX HOME EQUITY CORPORATION 2828 N. HARWOOD
DALLAS, TX 75201-1516

BENEFICIAL WASHINGTON, INC. D/B/A/ BENEFICIAL MORTGAGE CO. OF
WASHINGTON
909 SE EVERETT MALL WAY SUITE E-550
EVERETT, WA 98208



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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 East 1/2 of the West 1/2 of Tract 55, "PLAT OF THE BURLINGTON ACREAGE PROPERTY", as per plat recorded in Volume 1 of Plats, Page 49, records of Skagit County, Washington, described as follows:

Commencing at the Southeast corner of said East 1/2 of the West 1/2; thence South 89 degrees 24' 20" West along the South line thereof, for 66.0 feet to the true point of beginning; thence continuing South 89 degrees 24' 20" West along said South line for 84.92 feet; thence on a curve to the right having a radius of 10.0 feet and consuming an angle of 90 degrees 30' 10" for 15.80 feet; thence North 0 degrees 05' 30" West for 71.04 feet; thence North 89 degrees 54' 30" East for 95.00 feet; thence South 0 degrees 05' 30" East for 80.30 feet to the true point of beginning.



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