

RECORDING REQUESTED BY,
and WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE
INSURANCE COMPANY
23721 Birtcher Drive, Lake
Forest, CA 92630
Phone (206) 295-8918
Sale Information (949) 707-5640



200207220150

Skagit County Auditor

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ISLAND TITLE CO.

BG 19932

Trustee Sale Number: 54311-F WA Loan #: 60703416 TSG #: 2510506
FIDELITY NATIONAL TITLE

NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24, et, seq.

TO: RICK E. KOETJE AND VIVIAN L. KOETJE, HUSBAND AND WIFE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, FIDELITY NATIONAL TITLE INSURANCE COMPANY, will on the 25th day of October, 2002, at the hour of 10:00 AM at:

AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE 205W. 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:

SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF APN:
340432-4-001-0207

which is subject to that certain Deed of Trust dated 02/24/00, under Auditor's File No. 200002290014, records of SKAGIT County, Washington, from RICK E. KOETJE AND VIVIAN L. KOETJE as Grantor, to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of THE CIT GROUP/CONSUMER FINANCE, INC. (A DELAWARE CORPORATION) 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:

Failure to pay the following past due amounts, which are in arrears:

7 monthly Payments at \$1,489.77 each;
(01/01/02 through 07/01/02) \$10,428.39

Late Charges:
7 late charges of \$119.18 \$834.26
of/for each monthly payment not made within 15 days
of its due date.

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$11,262.65

ABBREVIATED LEGAL: N/2 NE SE 32-34-4

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$172,549.40, together with interest as provided in the note or other instrument secured from the 1st day of January, 2002, 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 the 25th day of October, 2002. The default(s) referred to in paragraph III must be cured by the 14th day of October, 2002 (11 days before sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 14th day of October, 2002 (11 days before 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 the 14th day of October, 2002 (11 days before sale date), and before the sale by the Grantor or the Grantor's successor in interest of 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, 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:

17587 TIFFANY WAY, MY VERNON, WA 98274
17587 TIFFANY WAY, MT VERNON, WA 98274

by both first class and cerified mail on the 16th day of April, 2002, 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 17th day of April, 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 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.



Trustee Sale Number: 54311-F WA Loan #: 60703416 TSG #: 2510506

DATE: 07/17/02

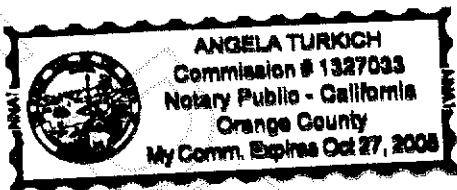
FIDELITY NATIONAL TITLE INSURANCE COMPANY

x Veronique Lara
BY ATTORNEYS EQUITY NATIONAL CORP., AS AGENT
VERONIQUE LARA, VICE PRESIDENT

STATE OF California
COUNTY OF Orange

On 7-17-02 before me Angela Turkich,
personally appeared Veronique Lara,
personally known to me (or proved 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.

Signature Angela Turkich (seal)



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EXHIBIT 'A'

That portion of the North Half of the Northeast Quarter of the Southeast Quarter of Section 32, Township 34 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point on the North line of said subdivision, which is South $89^{\circ}47'56''$ West a distance of 855.475 feet from the Northeast corner thereof;
Thence continue South $89^{\circ}47'56''$ West a distance of 427.81 feet, more or less, to the East line of Smiley Drive as conveyed to Skagit County by deed recorded March 13, 1973, under Auditor's File No. 781842, records of Skagit County, Washington;
Thence South $0^{\circ}07'56''$ East along said Smiley Drive a distance of 329.21 feet;
Thence North $89^{\circ}44'53''$ East a distance of 427.81 feet, more or less, to a point that is South $0^{\circ}07'51''$ East of the point of beginning;
Thence North $0^{\circ}07'51''$ West a distance of 328.83 feet to the point of beginning.

Situated in Skagit County, Washington.

- END OF EXHIBIT 'A' -



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