



200212270050
Skagit County Auditor

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AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Revell, 010-X0761.01

FIRST AMERICAN TITLE CO.

71860

Reference Number(s) of Documents assigned or released: 9201310051, which was assigned under Auditor's File No. 9201310052

Grantor: Bishop, Lynch & White, P.S.

Grantee: The Public/Sandra J. Revell, a single person

Assessor's Property Tax Parcel/Account Number(s): 4077-138-002-0204

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 28, 2003 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit;

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

(commonly known as 1280 Apostolic Way, Burlington, WA 98233)

which is subject to that certain Deed of Trust dated January 23, 1992, recorded January 31, 1992, under Auditor's File No. 9201310051, records of Skagit County, Washington, from Sandra J. Revell, a single person, as Grantor, to Lawyers Title Company of Washington, Inc., as Trustee, to secure an obligation in favor of Lynnwood Mortgage Corporation, a Washington Corporation as beneficiary, the beneficial interest in which was assigned by Lynnwood Mortgage Corporation, a Washington Corporation through successive assignments, the last being to Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, as nominee for HomeSide Lending, Inc., its successors and assigns under an Assignment.

Notice of Trustee's Sale (Continued)

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 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:

- i) Failure to pay when due the following amounts which are now in arrears:

Monthly Payments:

Delinquent monthly payments from September 01, 2002 through December 01, 2002

4	Payment(s) at	\$594.82	\$2,379.28
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Late Charges:

4	Late Charge(s) at	\$20.92	
	for each monthly payment not		
	made within 15 days of its due		83.68
	date:		

	Past Due Late Charges		95.76
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	TOTAL		\$2,558.72
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- ii) **Default** **Description of Action Required to Cure and Documentation Necessary to Show Cure**

Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$44,865.71, together with interest from August 01, 2002, as provided in the note or other instrument, 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 28, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by March 17, 2003 (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 March 17, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State



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Notice of Trustee's Sale (Continued)

or federally chartered bank. The sale may be terminated any time after March 17, 2003 (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 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 Borrower and Grantor at the following address(es):

See Exhibit " B" attached hereto and incorporated herein by this reference.

by both first class and certified mail on November 22, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 24, 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 objections to this 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



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Notice of Trustee's Sale (Continued)

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.

DATED: December 23, 2002
Bishop, Lynch & White, P.S., Successor Trustee

By: *[Signature]*

Address: BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Telephone: (206) 622-7527

State of Washington)
County of King) ss.

On this 23rd day of December, 2002, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Bishop, Lynch & White, P.S., 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 states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

[Signature]
Printed Name: Melissa G. Tervet

NOTARY PUBLIC in and for the State of Washington My Appt. Exp: 01-16-06

Revell, 010-X0761.01
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EXHIBIT A

PARCEL A:

The West 15 feet of the East 128.5 feet of Lot 1, Block 138, FIRST ADDITION TO BURLINGTON, according to the plat thereof recorded in Volume 3 of Plats, page 11, records of Skagit County, Washington;

EXCEPT the North 15 feet thereof;

TOGETHER WITH the East 128.5 feet of Lot 2, Block 138, FIRST ADDITION TO BURLINGTON, according to the plat thereof recorded in Volume 3 of Plats, page 11, records of Skagit County, Washington;

EXCEPT the South 5 feet thereof;

AND EXCEPT mobile home located thereon.

PARCEL B:

Easement for ingress, egress and utilities over and across that portion of the North 15 feet of said Lot 1, Block 138, lying West of the East 113.5 feet of said lot.

ALL situated in Skagit County, Washington.

ATTACHED HERETO AND MADE A PART HEREOF. TOGETHER WITH THAT CERTAIN MOBILE HOME, YEAR 1978 ; MAKE SILVC ; SIZE 60/36 ; AND V.I.N.# OS0748UX WHICH IS AFFIXED HERETO AND MADE A PART THEREOF AND WHICH THE GRANTOR AGREES SHALL NOT BE SEVERED OR REMOVED THERE FROM.



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EXHIBIT B

Sandra J. Revell
1280 Apostolic Way
Burlington, WA 98233

John Doe Revell
Spouse of Sandra J. Revell
1280 Apostolic Way
Burlington, WA 98233

Occupants of the Premises
1280 Apostolic Way
Burlington, WA 98233

Sandra J. Revell
19806 Apostolic Way
Burlington, WA 98233

John Doe Revell
Spouse of Sandra J. Revell
19806 Apostolic Way
Burlington, WA 98233

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