



200212270052
Skagit County Auditor

12/27/2002 Page 1 of 3 11:22AM

After Recording Mail to:

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

Loan #: 2420099
TD #: 7579

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

FIRST AMERICAN TITLE CO.
68107-2

TO: MICHAEL HOWLINGWOLF AS HIS SEPARATE ESTATE

NOTICE IS HEREBY GIVEN THAT the undersigned Trustee, T.D. Escrow Services Inc., DBA T.D. Service Company, will on the 28TH day of MARCH 2003 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: 3775-023-002-0007)

LOT 1 AND 2, BLOCK 23, "BEALES MAPLE GROVE ADDITION TO THE CITY OF ANACORTES", ACCORDING TO THE PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THE WESTERLY 20 FEET OF VACATED "U" AVENUE ADJOINING SAID LOT 1, AS VACATED BY THE CITY OF ANACORTES, UNDER INSTRUMENT RECORDED APRIL 3, 1973, UNDER AUDITORS FILE NO. 782890.

(also may be known as: 501 37TH ST., ANACORTES, WA 98221) which is subject to that certain Deed of Trust dated 07/21/2000, recorded 07/26/2000, under Auditor's File No. 200007260094, records of SKAGIT County, Washington, from MICHAEL HOWLINGWOLF A SINGLE MAN

as Grantor,
to DCBL, INC. as Trustee, to secure an
obligation in favor of FINANCE AMERICA, LLC
as Beneficiary.

The beneficial interest was thereafter assigned
to T C I F REO2, LLC

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:	
11 Payments of \$1,172.50 from 02/01/02	12,897.50
RECOVERABLE CORPORATE ADVANCE	815.25
ESCROW BALANCE	281.17
ACCRUED LATE CHARGES	586.25

TOTAL: \$ 14,580.17

IV

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The sum owing on the obligation secured by the Deed of Trust is principal \$ 128,511.07 together with interest as provided in the note or other instrument secured from JANUARY 01 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 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 MARCH 28, 2003 . The default(s) referred to in paragraph III 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 is/are cured and the Trustee's fees and costs are paid. 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 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 FEBRUARY 05, 2002 , proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on FEBRUARY 02, 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.

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: DECEMBER 23, 2002

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

By: Linda Kidder
LINDA KIDDER, VICE PRESIDENT

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

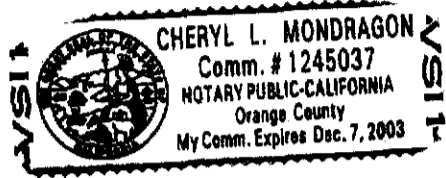
} SS

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On 12-23-02, before me, CHERYL L. MONDRAGON
personally appeared LINDA KIDDER, VICE PRESIDENT
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.

Signature



MAILING LIST ATTACHMENT

MICHAEL HOWLINGWOLF

501 37TH ST.
ANACORTES, WA 98221

SPOUSE OF MICHAEL HOWLINGWOLF

501 37TH ST.
ANACORTES, WA 98221

OCCUPANT

501 37TH ST.
ANACORTES, WA 98221

