



200401230083

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: Taylor, 031-X3497.01

FIRST AMERICAN TITLE CO.

76743-2

Reference Number(s) of Documents assigned or released: 200201110193, which was assigned under Auditor's File No. 200310200214

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

Grantee: The Public/Sue Ellen Taylor, As Her Separate Property

Assessor's Property Tax Parcel/Account Number(s): P53014

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 April 23, 2004 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;

LOT 9, BLOCK 1, "HARTLEY & RING'S ADDITION TO MOUNT VERNON" AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 16, RECORDS OF SKAGIT COUNTY, WASHINGTON.

(commonly known as 225 South 12th Street, Mount Vernon, WA 98274)

which is subject to that certain Deed of Trust dated January 9, 2002, recorded January 11, 2002, under Auditor's File No. 200201110193, records of Skagit County, Washington, from Sue Ellen Taylor, As Her Separate Property, as Grantor, to First American Title Company of Skagit County, as Trustee, to secure an obligation in favor of Wells Fargo Financial Bank as beneficiary, the beneficial interest in which was assigned by Wells Fargo Financial Bank to Allstar Financial of Washington, LLC under an Assignment recorded under Auditor's File No.

Notice of Trustee's Sale (Continued)

200310200214. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 December 3, 2002 through January 3, 2004

1	Payment @	\$112.00
1	Payment @	150.00
1	Payment @	153.00
1	Payment @	154.00
1	Payment @	29.00
1	Payment @	153.00
1	Payment @	61.00
1	Payment @	61.00
1	Payment @	11.00
1	Payment @	157.00
1	Payment @	160.00
1	Payment @	163.00
	Less Suspense Balance	-297.00
	TOTAL	\$1,067.00



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Notice of Trustee's Sale (Continued)

ii) Default	Description of Action Required to Cure and Documentation Necessary to Show Cure
Delinquent general taxes, if any; Off record or other assessments, if any; Liens, if any	Proof of Payoff

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 \$7,993.97, together with interest from November 3, 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 April 23, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by April 12, 2004 (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 April 12, 2004 (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 or federally chartered bank. The sale may be terminated any time after April 12, 2004 (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 " A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on December 18, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 18, 2003, with said written notice of



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Notice of Trustee's Sale (Continued)

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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EXHIBIT A

Sue Ellen Taylor
225 South 12th Street
Mount Vernon, WA 98274

John Doe Taylor
Spouse of Sue Ellen Taylor
225 South 12th Street
Mount Vernon, WA 98274

Occupants of the Premises
225 South 12th Street
Mount Vernon, WA 98274
FORBASE\ALLNDDOC.FRM REV. 12/17/03



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