

WHEN RECORDED MAIL TO:  
First American Title Insurance Company  
C/o INTEGRATED LENDER SERVICES  
14320 FIRESTONE BLVD.  
SUITE 303  
LA MIRADA, CA 90638



200407080065  
Skagit County Auditor

7/8/2004 Page 1 of 3 1:30PM

FIRST AMERICAN TITLE CO.

Trustee Sale # 57406 Loan # 2073591 Title # 2231622

81000

**NOTICE OF TRUSTEE'S SALE**  
**PURSUANT TO THE REVISED CODE OF WASHINGTON**  
**CHAPTER 61.24 ET. SEQ.**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 10/08/2004 at 10:00AM at The main entrance to the Skagit County Courthouse, 3rd and Kincaid Street, Mount Vernon, WA 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:

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

**Lot 34, Together With the North and South 1/2 of vacated Second Street adjacent thereto, as would attach by operation of law, "DEWEY BEACH ADDITION NO. 4", according to the plat thereof recorded in Volume 7 of Plats, page 50, records of Skagit County, Washington**

Commonly known as: 15105 N DEWEY BEACH DR, ANACORTES, WA 98221  
APN: 3904-000-034-0001 (P65099)

which is subject to that certain Deed of Trust dated 10/27/1999, Recorded on 10/28/1999, as Instrument No. 199910280016 Together with a Manufactured Home as part of real property described as Make: Oakwood Model: OK60001K, records of Skagit County, Washington, from Terrell A. Chambers and Linda M. Chambers, as Grantor(s), to First American Title Company Of Skagit County, as Trustee, to secure an obligation in favor of Oakwood Acceptance 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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust/Mortgage.

III.

The default(s) for which this foreclosure is made is/are as follows:

Total Payments from 01/01/2004	\$10,261.79
Total Late Charges	\$135.00
Other fees	\$5.00
Suspense	\$-105.00
Est. Foreclosure Fees and Costs	\$1,775.01
<b>TOTAL DUE AS OF July 7, 2004</b>	<b>\$12,071.80</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$169,214.60**, together with interest as provided in the Note from **12/01/2003**, 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. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on **10/08/2004**. The default(s) referred to in Paragraph III must be cured by **09/27/2004** (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 **09/27/2004** (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. 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 **09/27/2004** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance by 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 or the Grantor's successor in interest at the following address(es):

**Terrell A. Chambers and Linda M. Chambers  
15105 N DEWEY BEACH DR, ANACORTES, WA 98221**

by both first class and certified mail on **04/20/2004** proof of which is in the possession of the Trustee; and said written Notice of Default was posted in a conspicuous place **04/20/2004** 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



200407080065  
Skagit County Auditor

Dated: 7/7/04

First American Title Insurance Company, As Trustee

RAUL LIRIO, ASST SEC

C/O INTEGRATED LENDER SERVICES  
14320 FIRESTONE BLVD.  
SUITE 303  
LA MIRADA, CA 90638  
(800) 232-8787  
FOR SALE INFORMATION PLEASE CALL: (916) 387-7728

STATE OF CALIFORNIA )

COUNTY OF Orange )

On 7-7-04 before me Elizabeth B. Mills the undersigned, a Notary Public in and for said county, personally appeared Raul Lirio 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.

Elizabeth B. Mills  
Notary Public in and for said County and State



200407080065  
Skagit County Auditor