

WHEN RECORDED RETURN TO:  
AMERICAN FORECLOSURE SERVICES, INC.  
%SUTTELL & ASSOCIATES  
7525 SE 24<sup>th</sup> ST, #310  
Mercer Island WA 98040  
(206) 236-3100



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4 11:16AM

116100-P  
LAND TITLE OF SKAGIT COUNTY

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

*American Foreclosure Services Inc*  
TO: Occupants of the Premises  
Suzanne E. Lyn  
William Cathey  
All Other Interested Parties

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the **26<sup>th</sup> day of May, 2006**, at the hour of 9:00 a.m., outside the front entrance of the Skagit County Courthouse, 205 West Kincaid St, in the city of Mount Vernon, County of Skagit, 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 of Skagit, State of Washington, to-wit:

LOT 17, "PLAT OF LONESTAR'S ADDITION TO THE CITY OF CONCRETE",  
AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 163 THROUGH  
166, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

IN SKAGIT COUNTY, WASHINGTON

AND A 2003 OAKWOOD MANUFACTURED HOME 27X56 SERIAL  
#G00R23N27258.

Commonly known as: 7299 N Superior Avenue, Concrete, WA 98237, which is the subject of that certain Deed of Trust dated January 15, 2003, recorded January 16, 2003, under Auditor's File No. 200301160143, records of Skagit County, Washington, from Suzanne E. Lyn and William Cathey, as Grantor(s), to American Foreclosure Services, Inc. assignee of Land Title Co., as Trustee, to secure an obligation in favor of Oakwood Acceptance Corporation, LLC, whose beneficial interest was

assigned to Vanderbilt Mortgage and Finance Co., Inc., as Beneficiary.

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:  
(If default is for other than payment of money, set forth the particulars)  
Failure to pay when due the following amounts which are now in arrears:

<b>6 monthly payments of \$831.97 each (07/01/05 through 01/01/06):</b>	<b>\$ 4,991.82</b>
6 late charges of \$41.90 for each monthly payment not made within 10 days of its due date:	\$ 251.40
<b>TOTAL MONTHLY PAYMENTS AND LATE CHARGES:</b>	<b>\$ 5,242.22</b>

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$125,486.20**, together with interest as provided in the note or other instrument secured from the 15<sup>th</sup> day of January, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the **26<sup>th</sup> day of May, 2006**. The default(s) referred to in paragraph III must be cured by the **15<sup>th</sup> day of May, 2006** (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 the **15<sup>th</sup> day of May, 2006** (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 the **15<sup>th</sup> day of May, 2006** (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



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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 addresses:

NAME	ADDRESS
Occupants of the Premises	7299 Superior St, Concrete, WA 98237
William C. Cathey	7299 Superior St, Concrete, WA 98237
Suzanne E. Lyn	1107 S 3 <sup>rd</sup> St. #105. Mt. Vernon, WA 98273

by both first class and either registered or certified mail on December 27, 2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 27th day of December, 2005, 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 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.

The purchaser of 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



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