

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Town and Country
505 City Parkway West Suite 200
Orange, CA 92868
888-485-9191 714-259-7850



200603070043
Skagit County Auditor

3/7/2006 Page 1 of 3 11:08AM

"LSI TITLE FNDS DIVISION" SPACE ABOVE THIS LINE FOR RECORDER'S USE
ABBREVIATED LEGAL DESCRIPTION: TRACT 3, SMITH SKAGIT HIDEAWAY
Loan No: **0049234669** APN: 4122-000-003-0002 TS No: **T06-20119-WA**
CHICAGO TITLE ICG37944

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 Fidelity National Title Insurance Co. will on **06-23-2006, at 10:00 AM** at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, 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:

TRACT 3, "SMITH SKAGIT HIDEAWAY", ACCORDING TO THE PLAT RECORDED IN VOLUME 8 OF PLATS, PAGE 98, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as:
110 E HAMILTON RD
HAMILTON, WA 98255

which is subject to that certain Deed of Trust dated 07-02-2003, recorded 07-14-2003, under Auditor's File No. 200307140192, in Book , Page records of SKAGIT County, Washington, from MICHAEL A. CZAHARA AND BRENDA A. MORRIS, HUSBAND AND WIFE, as Grantor(s), to FIRST-AMERICAN TITLE COMPANY OF SKAGIT COUNTY, as Trustee, to secure an obligation in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, 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/Mortgage.

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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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
10/01/2005	03/03/2006	6	\$720.80	\$4,324.80

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
10/01/2005	03/03/2006	5	\$154.08

PROMISSORY NOTE INFORMATION

Note Dated:	07-02-2003
Note Amount:	\$100,000.00
Interest Paid To:	09-01-2005
Next Due Date:	10-01-2005

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$97,652.57, together with interest as provided in the Note from the 10-01-2005, and such other costs and fees 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, expressed or implied, regarding title, possession or encumbrances on 06-23-2006. The defaults referred to in Paragraph III must be cured by 06-12-2006, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 06-12-2006 (11 days before the sale) the default as set forth in Paragraph III is 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 the 06-12-2006 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
MICHAEL A. CZAHARA AND BRENDA A. MORRIS, HUSBAND AND WIFE	110 E HAMILTON RD HAMILTON, WA 98255

MICHAEL A. CZAHARA AND BRENDA A. MORRIS, HUSBAND AND WIFE	110 E HAMILTON RD HAMILTON, WA 98255
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by both first class and certified mail on 02-02-2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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.



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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 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.

DATED: March 03, 2006

FIDELITY NATIONAL TITLE INSURANCE COMPANY OF WASHINGTON, BY Town and Country AS AGENT TO THE TRUSTEE
PHONE (888)485-9191
REINSTATEMENT LINE 714-634-2474 EXT 34101

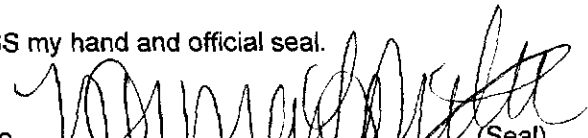


GABY OSPINO, TRUSTEE/TECHNICIAN

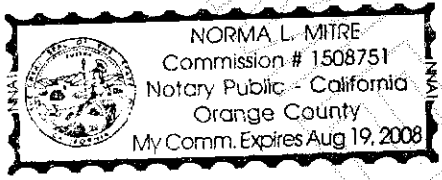
State of CA) ss.
County of ORANGE)

On March 03, 2006 before me, **NORMA L MITRE** Notary Public, personally appeared GABY OSPINO, 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  (Seal)

NORMA L MITRE, Notary Public



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