

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Integrated Lender Services
14320 Firestone Blvd., Suite 303
La Mirada, Ca 90638



200207090066

Skagit County Auditor

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294778

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 2048171/HAY/OAKWOOD-WA

TS #: 55884

FIRST AMERICAN TITLE CO.

66441

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 10/11/2002, 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 at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 16, "MOUNTAIN VISTA ADDITION, SKAGIT COUNTY, WASH.", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 65, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

MAKE: GOLDEN WEST HOMES

MODEL: OK56003K

Parcel No.: 3960-000-016-0004 P67649

Commonly known as:

9451 PROSPECT ST., SEDRO-WOOLLEY, WA 98284

which is subject to that certain Deed of Trust dated 9/7/99, recorded 9/9/99, under Auditor's File No. 199909090041, records of Skagit County, Washington, from RUSSELL F HAY AND B C HAY, as Grantor(s), to LAND TITLE COMPANY, as Trustee, to secure an obligation in favor of OAKWOOD ACCEPTANCE CORPORATION, as Beneficiary, the beneficial interest was assigned by OAKWOOD ACCEPTANCE CORPORATION to OAKWOOD ACCEPTANCE CORPORATION.

II. No action commenced by the Beneficiary of the Deed of Trust, or the Beneficiaries successors is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said 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>RATE</u>	<u>AMOUNT</u>		<u>TOTAL</u>
6/1/2001		17	7	\$1,083.91	0.00	\$18,426.47

TOTAL LATE CHARGES:	\$45.00
ADVANCES, TAXES OR IMPOUNDS	-\$10.03
INTEREST ON ADVANCES, TAXES, INSURANCE:	\$0.00
SUBTOTAL:	\$18,461.44

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$158,486.13**, together with interest as provided in the Note from the **5/1/2001**, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on **10/11/2002**. The defaults referred to in Paragraph III must be cured by **9/30/2002**, (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 **9/30/2002** (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the **9/30/2002** (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest or the holder of any recorded Junior Lien or Encumbrance by paying the 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 Grantor or the Grantor's successor-in-interest at the following address(es):

NAME

RUSSELL F HAY ; B C HAY

ADDRESS

9451 PROSPECT ST., SEDRO-WOOLLEY, WA 98284

RUSSELL F HAY; B C HAY

P.O. BOX 675, FREDERICA, DE 19946

by both first class and certified mail on **9/28/2001**, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on **09/28/2001**, 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.

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.



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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.

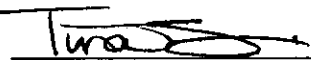
X. The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

XI. For further information, please call 714-522-8795

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

DATED: July 01, 2002

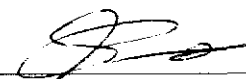
**FIRST AMERICAN TITLE INSURANCE COMPANY
C/O INTEGRATED LENDER SERVICES
14320 FIRESTONE BLVD., #303
LA MIRADA, CA 90638
800-232-8787**

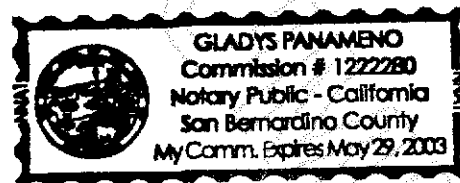

TINA SUIHKONEN, Trustee Sale Officer

State of California) ss.
County of Los Angeles)

On 7/1/2002, before me, Gladys Panameno, a Notary Public in and for said County and State, personally appeared TINA SUIHKONEN personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature: 
Gladys Panameno



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