



200210230076

Skagit County Auditor

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Filed for Record at Request of
Integrated Lender Services

When recorded mail to:
OAKWOOD ACCEPTANCE CORPORATION, LLC
ATTN: REO DEPT.
7800 MCCLOUD ROAD
GREENSBORO, NC 27409

FIRST AMERICAN TITLE CO.

106441

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TRUSTEE'S DEED

LOAN NO: 2048171/HAY/OAKWOOD-WA
ORDER NO: 894778

FILE NO: 55884

The **GRANTOR, FIRST AMERICAN TITLE INSURANCE COMPANY**, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment recited below, hereby grants and conveys, without warranty, to: **OAKWOOD ACCEPTANCE CORPORATION, LLC**, as **GRANTEE**, that real property, situated in the County of Skagit, State of Washington, described as follows:
Tax Parcel NO.: 3960-000-016-0004 P67649
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

RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between **RUSSELL F HAY AND B C HAY**, as Grantor, to **LAND TITLE COMPANY**, as Trustee, and **OAKWOOD ACCEPTANCE CORPORATION**, as Beneficiary, dated 9/7/99, recorded 9/9/99, as Instrument No. 199909090041, in Book/Reel , Page/Frame , records of Skagit County, Washington.

2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one promissory note in the sum of \$162,919.96 with interest thereon, according to the terms thereof, in favor of OAKWOOD ACCEPTANCE CORPORATION and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. OAKWOOD ACCEPTANCE CORPORATION, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee or his authorized agent to sell the described property in accordance with law and the terms of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on 07/09/2002 recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of said property as Auditor's File No. 200207090066

4971
SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

OCT 23 2002

Amount Paid \$ 0
By Skagit Co. Treasurer
Deputy



TRUSTEE'S DEED

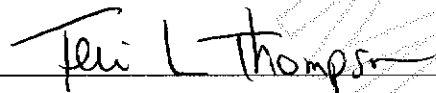
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7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as , THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WASHINGTON, a public place, on 10/11/2002 at 10:00 AM, and in accordance with law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-second and twenty-eighth day before the date of sale, and once between the eleventh and seventh day before the date of sale, and further, included this Notice, which was transmitted to or served upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form.
8. During foreclosure no action was pending on an obligation secured by said Deed of Trust.
9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
10. The defaults specified in the "Notice of Trustee's Sale" not having been cured eleven days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on 10/11/2002, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of \$155,000.00, by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs and expenses as provided by statute.

Date: October 15, 2002

FIRST AMERICAN TITLE COMPANY, AS
TRUSTEE



TERI L. THOMPSON
ASSISTANT SECRETARY



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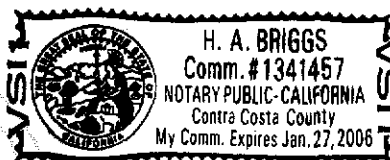
State of California) ss.
County of Contra Costa)

On 10-21-02, before me, H. A. Briggs, a Notary Public in and for said County and State, personally appeared Teri L. Thompson personally known to me (or proved to me on the basis of satisfactory evidence) to 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

H. A. Briggs
NOTARY PUBLIC in and for the State of
residing at Contra Costa
My commission expires: 1/27/06



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