AFTER RECORDING RETURN TO:
Professional Foreclosure
Corporation of Washington
P.O. Box 85013
San Diego, CA 92186-5013

PFC: 04-70395

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FIRST AMERICAN TITLE CO.
80079

NOTICE OF TRUSTEE'S SALE

PFC #:04-70395 Loan #:5074661 Title Order No.:2189911 Agency:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on September 3, 2004, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, Skagit County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 72, "THE MEADOW-PHASE II, A PLANNED UNIT DEVELOPMENT PLAT", AS PER PLAT RECORDED IN VOLUME 16 OF PLATS AT PAGES 1 THROUGH 7, INCLUSIVE, RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON

Abbrev. Legal: LOT 72, "THE MEADOWS-PHASE II, A PUD PLAT" RECORDS OF SKAGIT COUTNY, WASH
Tax Parcel No.: P106536
Commonly known as: 2227 W MEADOW BLVD, MOUNT VERNON, WA 98273

which is the subject of that certain Deed of Trust dated November 13, 1995, recorded November 17, 1995, under Auditor's File No. 9511170052, records of Skagit County, Washington, from ERIC J PRATT, AN UNMARIED INDIVIDUAL as Grantor, to FIRST AMERICAN TITLE CO., A CALIFORNIA CORPORATION as Trustee, to secure an obligation in favor of WASHINGTON MUTUAL BANK as Beneficiary, the beneficial interest now held by FEDERAL NATIONAL MORTGAGE ASSOCIATION, assignment recorded on July 17, 2003 under auditor's file number 200307170086.

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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:

Failure to pay when due the following amounts which are now in arrears:

Monthly payments in the amount(s) of $1,105.1 from December 1, 2003 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at $1,500.00 as of September 3, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 104,266.60, together with interest in the note or other instrument secured from November 1, 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 September 3, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after (11 days before the sale), 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 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:

ERIC J PRATT

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2227 W MEADOW BLVD
MOUNT VERNON, WA 98273

ERIC J PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273-2381

OCCUPANT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273

JANE DOE PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273

JANE DOE PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273-2381

by both first class and certified mail on March 22, 2004 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 25, 2004 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 above, and whose telephone number is (800) 511-4229, 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 an objection 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.

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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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 25 day of May, 2004

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON
PFC Number 04-70395

By: Diane Garcia

Diane Garcia, Lead Foreclosure Specialist
P.O. Box 85013
San Diego, CA 92186-5013
(800) 511-4229

ADDRESS FOR PERSONAL SERVICE
Professional Foreclosure Corporation of Washington
12500 SE 2nd Circle, Suite 120
Vancouver, WA 98684

1673594923

STATE OF CALIFORNIA)
) SS.
COUNTY OF SAN DIEGO)

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On this 25 day of May 2004, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Diane Garcia known to be the Lead Foreclosure Specialist of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.

MGC1 ROBERT C. BOURNE COMM. # 1338573 NOTARY PUBLIC-CALIFORNIA SAN DIEGO COUNTY COMM. EXP. JAN. 10, 2006 MGC1

Notary Public in and for the State of California
My Commission Expires: 1-10-06

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EXHIBIT "A"

ERIC J PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273

ERIC J PRATT
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MOUNT VERNON, WA 98273-2381

OCCUPANT
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JANE DOE PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273

JANE DOE PRATT
2227 W MEADOW BLVD
MOUNT VERNON, WA 98273-2381

CITY OF MOUNT VERNON
P.O BOX 809
MOUNT VERNON, WA 98273

FIRST BANK NATIONAL ASSOCIAIION
AS INDENTURE TRUSTEE
180 EAST FIFTH STREET
ST PAUL, MN 55101

CITY OF MOUNT VERNON
FINANCE DEPARTMENT
P.O BOX 809
MOUNT VERNON, WA 98273

INTERNATL REVENUE SERVICE
915 2ND AVENUE M/S 246
SEATTLE, WA 98174

THE MEADOW AT MOUNT VERNON
HOMEOWNER'S ASSOCIATION
P.O BOX 275
MOUNT VERNON, WA 98273

FEDERAL NATIONAL MORTGAGE ASSOCIATION

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8120 NATIONS WAY, BUILDING 100
JACKSONVILLE, FL 32256

THE MEADOW AT MOUNT VERNON
HOMEOWNER'S ASSOCIATION
C/O CRAIG SJOSTROM
411 MAIN STREET
MOUNT VERNON, WA 98273

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