



199910250090  
Kathy Hill, Skagit County Auditor  
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**AFTER RECORDING RETURN TO:**

BISHOP, LYNCH & WHITE, P.S.  
720 Olive Way, Suite 1600  
Seattle, WA 98101  
Ref: Princeton, 240-1371.01

**Reference Number(s) of Documents assigned or released:** 9812040080

**Grantor:** DCBL, Inc., Trustee

FIRST AMERICAN TITLE CO.  
60376

**Grantee:** Robert T. Princeton and Gladys M. Gardner, in indeterminate undivided interests, each as their separate estates, Grantor

**Assessor's Property Tax Parcel/Account Number(s):** 3869-008-030-0001 & 369-008-031-0000

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

**NOTICE OF TRUSTEE'S SALE**

I

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee will on January 28, 2000 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of 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;

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

(commonly known as 41994 N. Shore Lane, Concrete, WA 98237, 41986 N. Shore Lane, Concrete, WA 98237 and 41978 N. Shore Lane, Concrete, WA 98237)

which is subject to that certain Deed of Trust dated November 17, 1999, recorded December 4, 1998, under Auditor's File No. 9812040080, records of Skagit County, Washington, from Robert T. Princeton and Gladys M. Gardner, in indeterminate undivided interests, each as their separate estates, as Grantor, to Benevest Services, Inc., A Washington Corporation, as Trustee, to secure an obligation in favor of Beneficial Washington, Inc., d/b/a Beneficial Mortgage Co. of Washington as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

II

Notice of Trustee's Sale (Continued)

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 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:

i) Failure to pay the following amounts, now in arrears:

**Monthly payments:**

Delinquent Monthly Payments due from March 23, 1999 through October 23, 1999:

Total Delinquency \$11,685.33

Late Charges: Included in above figure

**TOTAL** \$11,685.33

ii) **Default** **Description of Action Required to Cure and Documentation Necessary to Show Cure**

1998-1999 General Taxes Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$129,581.16, together with interest from February 23, 1999 as provided in the note or other instrument, 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 January 28, 2000. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by January 17, 2000 (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 January 17, 2000 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are 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 January 17, 2000 (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, and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults.



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Notice of Trustee's Sale (Continued)

VI

A written notice of default was transmitted by the beneficiary or Trustee to the Borrower and Grantor at the following address(es):

See Exhibit " B" attached hereto and incorporated herein by this reference.

by both first class and certified mail on September 14, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 15, 1999, 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 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

Notice of Trustee's Sale (Continued)

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.

DATED: October 20 1999

L W PORTER, JR  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES 8-24-03

DCBL, INC., Successor Trustee

By: 

Michael A. Padilla  
Assistant Secretary  
Address: BISHOP, LYNCH & WHITE,


P.S.

720 Olive Way, #1600  
Seattle, WA 98101-1801  
Telephone: (206) 622-7527

State of Washington )  
County of King ) ss.

On this 20<sup>th</sup> day of October, 1999, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of DCBL, INC., 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 states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

  
LW PORTER  
NOTARY PUBLIC in and for the State of  
Washington My Appt. Exp: 08-24-03

Princeton, 240-1371.01  
FORBASE\ALLNSDOC.FRM REV 10/19/99



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Kathy Hill, Skagit County Auditor

## EXHIBIT A

### PARCEL "A":

Lots 30, 31 and 32, Block "H", "CAPE HORN ON THE SKAGIT, DIVISION NO. 2", as per plat recorded in Volume 9 of Plats, pages 14 through 19, records of Skagit County, Washington.

### PARCEL "B":

Lot 38, Block "K", "CAPE HORN ON THE SKAGIT, DIVISION NO. 2", as per plat recorded in Volume 9 of Plats, pages 14 through 19, records of Skagit County, Washington.

Included is 1995 Mable 28X52 Mobile Home VIN HOLL97AB not to be severed therefrom, as disclosed by Manufactured Home Title Elimination Application, recorded under Recording No. 9901050034.



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EXHIBIT B

Robert T. Princeton  
41994 N. Shore Lane  
Concrete, WA 98237

Jane Doe Princeton  
41994 N. Shore Lane  
Spouse of Robert T. Princeton  
Concrete, WA 98237

Gladys M. Gardner  
41994 N. Shore Lane  
Concrete, WA 98237

John Doe Gardner  
Spouse of Gladys M. Gardner  
41994 N. Shore Lane  
Concrete, WA 98237

Occupants of the Premises  
41994 N. Shore Lane  
Concrete, WA 98237

Robert T. Princeton  
P.O. Box 382  
Concrete, WA 98237

Jane Doe Princeton  
P.O. Box 382  
Spouse of Robert T. Princeton  
Concrete, WA 98237

Gladys M. Gardner  
P.O. Box 382  
Concrete, WA 98237

John Doe Gardner  
Spouse of Gladys M. Gardner  
P.O. Box 382  
Concrete, WA 98237



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Robert T. Princeton  
41978 N. Shore Lane  
Concrete, WA 98237

Jane Doe Princeton  
41978 N. Shore Lane  
Spouse of Robert T. Princeton  
Concrete, WA 98237

Gladys M. Gardner  
41978 N. Shore Lane  
Concrete, WA 98237

John Doe Gardner  
Spouse of Gladys M. Gardner  
41978 N. Shore Lane  
Concrete, WA 98237

Robert T. Princeton  
41986 N. Shore Lane  
Concrete, WA 98237

Jane Doe Princeton  
41986 N. Shore Lane  
Spouse of Robert T. Princeton  
Concrete, WA 98237

Gladys M. Gardner  
41986 N. Shore Lane  
Concrete, WA 98237

John Doe Gardner  
Spouse of Gladys M. Gardner  
41986 N. Shore Lane  
Concrete, WA 98237

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