



199910260261

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: Soren, 230-1355.01

Reference Number(s) of Documents assigned or released: 9811200124

Grantor: DCBL, Inc., Trustee

FIRST AMERICAN TITLE CO.

60455-2

Grantee: Richard V. Soren, Sr., as his separate estate, Grantor

Assessor's Property Tax Parcel/Account Number(s): 350617-1-140-0005

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 31441 Prevedal Rd., Sedro Woolley, WA 98284)

which is subject to that certain Deed of Trust dated November 18, 1998, recorded November 20, 1998, under Auditor's File No. 9811200124, records of Skagit County, Washington, from Richard V. Soren, Sr., as his separate estate, as Grantor, to Mortgage Information Services, as Trustee, to secure an obligation in favor of Household Finance Corporation III as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 Grantor's default on the obligation secured by the Deed of Trust.

Notice of Trustee's Sale (Continued)

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 May 18, 1999 through October 18, 1999:

Total Delinquency \$12,821.59

Late Charges: Included in above figure

TOTAL \$12,821.59

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

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 \$166,253.85, together with interest from April 18, 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.

VI

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



Notice of Trustee's Sale (Continued)

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

by both first class and certified mail on September 24, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 26, 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



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EXHIBIT A

The South 97 feet of that portion of the Northwest 1/4 of the Northeast 1/4 of Section 17, Township 35 North, Range 6 East, W.M., described as follows:

Beginning at a point on the West line of said subdivision 873 feet North of the Southwest corner thereof; thence East 120 feet; thence North to the South line of the Puget Sound and Baker River Railway right-of-way; thence Westerly along South line of said right-of-way to the West line of said subdivision; thence South to the point of beginning.



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EXHIBIT B

Richard V. Soren AKA Richard V. Soren, Sr.
31441 Prevedal Rd.
Sedro Woolley, WA 98284

Sharon Soren
31441 Prevedal Rd.
Sedro Woolley, WA 98284

Occupants of the Premises
31441 Prevedal Rd.
Sedro Woolley, WA 98284

Richard V. Soren AKA Richard V. Soren, Sr.
31441 Prevedal Rd.
Lyman, WA 98263

Sharon Soren
31441 Prevedal Rd.
Lyman, WA 98263

Richard V. Soren AKA Richard V. Soren, Sr.
804 Prevedal Rd.
Lyman, WA 98263

Sharon Soren
804 Prevedal Rd.
Lyman, WA 98263

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