

**RECORD AND RETURN TO:**  
STANDARD TRUSTEE SERVICE COMPANY  
OF WASHINGTON  
2600 STANWELL DRIVE, STE. 200  
CONCORD, CA 94520



199912020060

Kathy Hill, Skagit County Auditor  
12/2/1999 Page 1 of 4 3:24:07PM

T.S. NUMBER: WNMC053958 NCM  
LOAN NUMBER: 6492200/472/Bechtol

**NOTICE OF TRUSTEE'S SALE**

FIRST AMERICAN TITLE CO.

60735

I

NOTICE IS HEREBY GIVEN that Standard Trustee Service Company Washington as Trustee or Successor Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 3877 000 044 0002, described as: Tract 44, "Cedargrove on the Skagit", as per plat recorded in Volume 9 of Plats, Pages 48 through 51, inclusive, Records of Skagit County, Washington.

Said property commonly known as: 4387 N. Baker Loop Road, Concrete, WA 98234,

A. **TIME AND PLACE OF SALE**

TIME AND DATE: 10:00 A.M. 03/03/2000  
PLACE: The Kincaid St. Entry to the Skagit County Courthouse  
, Mt. Vernon, Wa

B. **PARTIES IN THE TRUST DEED:**

TRUSTOR: Allen W. Bechtol and Missy A. Bechtol , husband and wife  
TRUSTEE: First American Title Company  
BENEFICIARY: Norwest Mortgage, Inc.

C. **TRUST DEED INFORMATION:**

DATED: 10/16/1997  
RECORDING DATE: 10/21/1997  
RECORDING NO.: #9710210047 BK: 1722 PG:0343  
RERECORDED:  
RECORDING PLACE: Official Records of the County of Skagit

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any court by reason of the Debtor's default on the obligation secured by the Deed of Trust.

III

The Beneficiary alleges default of the Deed of Trust for the failure to pay the following amounts

now in arrears and/or other defaults, to wit:

- A. Monthly Payments:  
Monthly installments in arrears from 06/01/1999 through 11/30/1999, \$3,898.86
- B. Late Charges: \$155.94
- C. Other Arrears \$1,034.55
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$5,089.35**
- D. Default(s) other than payment of money:

IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE \$69,944.09

together with interest as provided in the Note or other instrument secured from 05/01/1999 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 02/18/2000

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served with said written Notice of Default, or the written Notice of Default was posted in a conspicuous place on the real property described herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default:	10/28/1999
Date of posting real property:	10/28/1999



199912020060

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor of all their interest in the above-described property.

IX

Anyone having any 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 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. For sale information call (925) 603-7342.

DATED: 11/30/1999

STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

Successor Trustee

Address for Service:

2600 Stanwell Dr., Ste 200

c/o Shamrock Legal Support

Concord, Ca 94520 (925)603-1000

720 Third Avenue

Seattle, Wa 98104

By:

*[Handwritten Signature]*  
Cheryl Sykes  
Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF CONTRA COSTA )

SS

On the date below, before me personally appeared Cheryl Sykes to me known to be the Assistant Secretary of Standard Trustee Service Company Washington, who executed the within and foregoing instrument, for the uses and purposed therein mentioned, and on oath stated that he/she was authorized to execute said instrument. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 11/30/1999.

*[Handwritten Signature]*  
Notary Public in and for the State of CALIFORNIA, Residing at CONCORD  
My commission Expires 12-22-2001



EXHIBIT A

Allen W. Bechtol  
4387 N. Baker Loop Road  
Concrete, WA 98234

Missy A. Bechtol  
4387 N. Baker Loop Road  
Concrete, WA 98234

Occupants of the Premises  
4387 N. Baker Loop Road  
Concrete, WA 98234

Allen W. Bechtol  
46581 Baker Loop Rd.  
Concrete, WA 98237

Missy A. Bechtol  
46581 Baker Loop Rd.  
Concrete, WA 98237



199912020060

Kathy Hill, Skagit County Auditor

12/2/1999 Page 4 of 4 3:24:07PM