



200007180018

Kathy Hill, Skagit County Auditor

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AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Anderson fka McCalib, 240-3163.01

FIRST AMERICAN TITLE CO.

Reference Number(s) of Documents assigned or released: 9812010042 62406-2

Grantor: DCBL, Inc.

Grantee: The Public/Paula R. Anderson, formerly Paula R. McCalib, as her separate estate

Assessor's Property Tax Parcel/Account Number(s): 4076-104-015-0004 (R71989)

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 October 20, 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;

THE EAST 1/2 OF LOT 13, AND ALL OF LOTS 14 AND 15, BLOCK 104,
"AMENDED PLAT OF BURLINGTON", ACCORDING TO THE PLAT THEREOF RECORDED
IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON

(commonly known as 315 Washington Street, Burlington, WA 98233)

which is subject to that certain Deed of Trust dated November 17, 1998, recorded December 1, 1998, under Auditor's File No. 9812010042, records of Skagit County, Washington, from Paula R. Anderson, formerly Paula R. McCalib, as her separate estate, as Grantor, to Benevest Services, Inc., a Washington corporation, as Trustee, to secure an obligation in favor of Beneficial Washington Inc. 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 February 1, 2000 through July 1, 2000:

Total Delinquency \$1,961.52

Late Charges: Included in above figure

TOTAL \$1,961.52

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

2nd 1/2 2000 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 \$23,706.44, together with interest from January 1, 2000 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 October 20, 2000. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by October 9, 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 October 9, 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 October 9, 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.

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 " A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on June 7, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 11, 2000, 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: July 13, 2000

DCBL, INC., Successor Trustee

By: Robin P. Church

Robin P. Church

Assistant Secretary

Address: BISHOP, LYNCH & WHITE,

P.S.

720 Olive Way, #1301

Seattle, WA 98101-1801

Telephone: (206) 622-7527

State of Washington)

) ss.

County of King)

On this 13th day of July, 2000, 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

LW PORTER

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

Anderson fka McCalib, 240-3163.01
FORBASE\ALLNSDOC.FRM REV 7/11/00

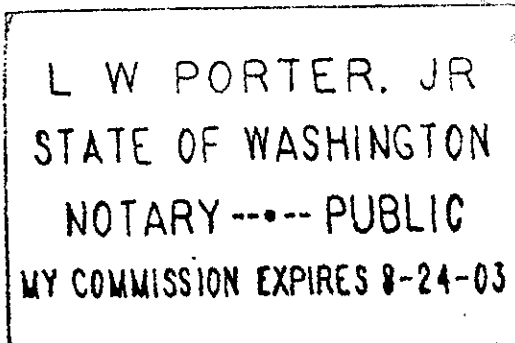


EXHIBIT A

Paula R. Anderson fka McCalib
315 Washington Street
Burlington, WA 98233

John Doe Anderson fka McCalib
Spouse of Paula R. Anderson fka McCalib
315 Washington Street
Burlington, WA 98233

Occupants of the Premises
315 Washington Street
Burlington, WA 98233

Paula R. Anderson fka McCalib
315 Washington Avenue
Burlington, WA 98233

John Doe Anderson fka McCalib
Spouse of Paula R. Anderson fka McCalib
315 Washington Avenue
Burlington, WA 98233

Paula R. Anderson fka McCalib
216 Commercial Ave
Anacortes, WA 98221

John Doe Anderson fka McCalib
216 Commercial Ave
Anacortes, WA 98221

Paula R. Anderson fka McCalib
416 Commercial Ave.
Anacortes, WA 98221

John Doe Anderson fka McCalib
416 Commercial Ave
Anacortes, WA 98221



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