

UNRECORDED



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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: Magnuson, 240-3290.01

FIRST AMERICAN TITLE CO.

Reference Number(s) of Documents assigned or released: 9802240070 62583-2  
Grantor: DCBL, Inc.  
Grantee: The Public/Evert Magnuson and Mary E. Magnuson, husband and wife  
Assessor's Property Tax Parcel/Account Number(s): 3915-000-055-0002

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 November 10, 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 1826 S. Woodland Drive, Mount Vernon, WA 98274)

which is subject to that certain Deed of Trust dated February 19, 1998, recorded February 24, 1998, under Auditor's File No. 9802240070, records of Skagit County, Washington, from Evert Magnuson and Mary E. Magnuson, husband and wife, as Grantor, to Benevest Services, Inc., a Washington corporation, as Trustee, to secure an obligation in favor of Beneficial Washington Inc., dba 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

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.

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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 April 1, 2000 through August 1, 2000:

Total Delinquency \$8,614.19

Late Charges: Included in above figure

**TOTAL \$8,614.19**

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

All 1998-1999 AND 1st 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 \$125,452.40, together with interest from March 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 November 10, 2000. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by October 30, 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 30, 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 30, 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 June 28, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 29, 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



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## EXHIBIT "A"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Lot 55, FOREST ESTATES, PLAT NO. 2, according to the plat recorded in Volume 8 of Plats, pages 101 and 102, records of Skagit County, Washington.

**EXCEPT:**

That portion of Lot 55 of the Plat of "FOREST ESTATES, PLAT NO. 2", as recorded in Volume 8 of Plats, pages 101 and 102, records of Skagit County, Washington, described as follows:

Commencing at the Southwest corner of said Lot 55; thence North 1 degree 06'30" West, along the West line thereof, a distance of 246.72 feet to the true point of beginning; thence South 81 degrees 38'54" East, a distance of 181.43 feet; thence on a curve to the left having a radius of 540.00 feet through a delta of 4 degrees 42'34", an arc distance of 44.39 feet, to the East line of said Lot 55; thence North 1 degree 06'30" West along said line a distance of 60.23 feet; thence Westerly along a non-tangent curve concave to the North whose radius point bears North 4 degrees 14'16" East, a distance of 480.00 feet, through a delta of 4 degrees 06'50" an arc distance of 34.47 feet; thence North 81 degrees 38'54" West, a distance of 191.43 feet to the West line of said Lot 55; thence South 1 degree 06'30" East, a distance of 60.83 feet to the true point of beginning.

**ALSO EXCEPT:**

That portion of Lot 55 of the Plat of "FOREST ESTATES, PLAT NO. 2", as recorded in Volume 8 of Plats, pages 101 and 102, records of Skagit County, Washington, described as follows:

Beginning at the Southwest corner of said Lot 55; thence North 1 degree 06'30" West, along the West line thereof, a distance of 246.72 feet to the southerly line of that certain parcel as conveyed to the City of Mount Vernon under Statutory Warranty Deed recorded under Auditor's File No. 9201220104, records of Skagit County, Washington; thence the following courses along the South line of said parcel; thence South 81 degrees 38'54" East, a distance of 181.43 feet; thence on a curve to the left having a radius of 540.00 feet; through a delta of 4 degrees 42'34", an arc distance of 44.39 feet to the East line of said Lot 55; thence South 1 degree 06'30" East, along the East line of said Lot 55, a distance of 212.13 feet to the Southeast corner of said Lot 55; thence South 89 degrees 04'37" West, along the South line thereof, a distance of 223.00 feet to the POINT OF BEGINNING.



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EXHIBIT B

Evert Magnuson  
1826 S. Woodland Drive  
Mount Vernon, WA 98274

Mary E. Magnuson  
1826 S. Woodland Drive  
Mount Vernon, WA 98274

Occupants of the Premises  
1826 S. Woodland Drive  
Mount Vernon, WA 98274

FORBASE\ALLNDDOC.FRM REV. 6/28/00



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