

AFTER RECORDING RETURN TO:

Premier Mortgage Services of WA, Inc.
15310 Barranca Parkway
Irvine, CA 92618
Attn: Trustee Dept.
(800) 530-6224


200010100105
Skagit County Auditor
10/10/2000 Page 1 of 4 12:06:30PM

573526

TS No. 00-13673-WA

Loan No. 3048022

TSG No. 573526
FIRST AMERICAN TITLE CO.
62940-3

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, Premier Mortgage Services of WA, Inc., will on **01/12/2001** at the hour of **10:00AM** at **The main entrance to the Skagit County Courthouse, 3rd and Kincaid Street, Mount Vernon, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of **SKAGIT**, State of Washington, to-wit:

LOT 4, BLOCK 3, 'BINGHAM ACREAGE, SKAGIT COUNTY, WASHINGTON', AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 24, RECORDS OF SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust **Recorded on 04/26/2000, in Vol. , Page , under Auditor's File No. 200004260062**, records of **SKAGIT** County, Washington, from **TONY SCOVELL AND TALENA SCOVELL, HUSBAND AND WIFE**, as Grantor(s), to **DCBL INC., A WASHINGTON CORPORATION**, as Trustee, to secure an obligation in favor of **BNC MORTGAGE , INC., A DELAWARE CORPORATION**, as Beneficiary, the beneficial interest of which was assigned to **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION**

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 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:

Monthly Payments	Amounts	Total
Delinquent monthly payments from 6/1/00 through 10/1/2000		
5 Payments at	\$ <u>1203.22</u> each	\$ <u>6016.10</u>
4 Late Charges	\$ <u>102.95</u> each	\$ <u>411.80</u>
Past due Late Charges:		\$ <u>0.00</u>
Other Advances:		\$ <u>86.85</u>
Grand Total		\$ <u>6,514.75</u>

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of **\$107,250.00**, together with interest as provided in the note or other instrument secured from **04/20/2000**, 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 **01/12/2001**. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by (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 , (11 days before the sale date) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State of federally chartered bank. The sale may be terminated any time after , and before the sale by the Borrower Grantor, or the Grantor's successor in interest 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.

For further information please call the number listed below:

Option One Mortgage Corporation

3 Ada

Irvine, CA 92618

(800) 326-1500 x- X3699

(WA-NOTS)



200010100105
Skagit County Auditor

10/10/2000 Page 2 of 4 12:06:30PM

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following address:

22964 Buchanan St., Mount Vernon, WA 98273.

by both first class and certified mail on 8/31/00, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on 9/1/00, 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.

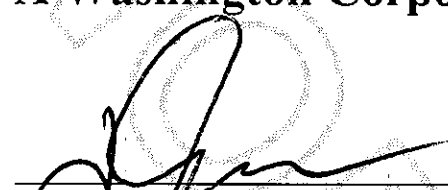
Anyone having any objections to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

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 15.12 RCW.

Dated: 10/4/00

**Premier Mortgage Services of Washington, Inc.,
A Washington Corporation**



Ronald W. Jantzen, Vice President

15310 Barranca Parkway
Irvine, CA 92618
(949) 790-8375

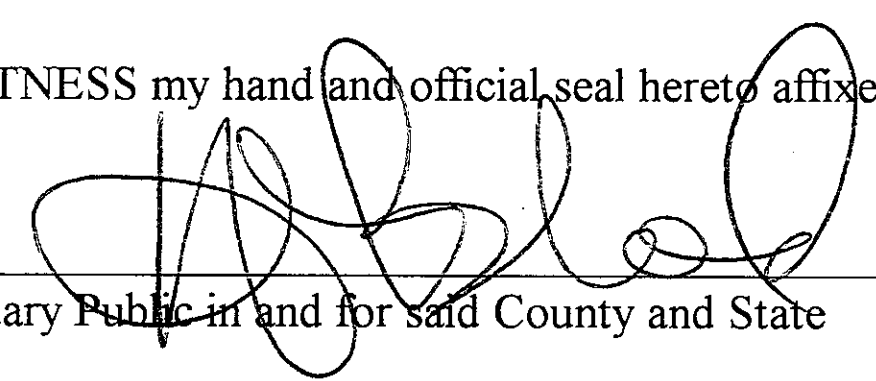
State Of California)

) ss.

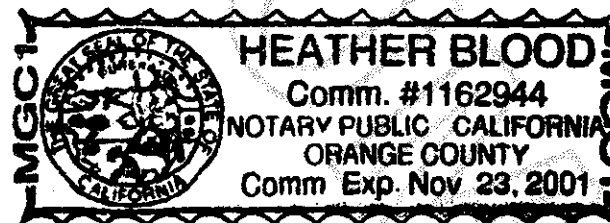
County Of Orange)

On this October 4, 2000, before me, the undersigned a Notary Public in and for the state of California, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Premier Mortgage Services of Washington, 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.



Notary Public in and for said County and State



(WA-NOTS)



200010100105
Skagit County Auditor