



200012010110
Skagit County Auditor

12/1/2000 Page 1 of 6 3:42:04PM

After recording return to:
Washington Administrative Services, Inc.
Roger Clayton
701 Fifth Avenue, Suite 5000
Seattle, Washington 98104-7078

File No.: 42999-50068
Grantor: Washington Administrative Services, Inc.
Beneficiary: Life Bank
Legal Description: Lot 19, Block O, Cape Horn on the Skagit, Division No. 2,
according to the plat thereof recorded in Volume 9 of Plats,
Pages 14 through 19, records of Skagit County,
Washington.
Assessor's Tax Parcel ID #: 38690150190001

S-94466

LAND TITLE COMPANY OF SKAGIT COUNTY

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Washington Administrative Services, Inc., will on March 2, 2001, at 9:30 A.M. at the following location: Inside the Main Hall on the First Floor of the Skagit County Courthouse, 3rd & Kincaid Streets, City of Mount Vernon, State of Washington, 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:

AS IN SAID DEED OF TRUST AND DESCRIBED ABOVE.

Commonly known as: 41933 Cedar Street, Sedro Woolley, WA 98284.

The afore-described real property is subject to that certain Deed of Trust dated December 6, 1999, and recorded on December 29, 1999, under Auditor's File No. 199912290136, records of Skagit County, State of Washington from James S. Devries, Sr., as his separate estate, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation in favor of Stone Castle Home Loans, a California corporation, the original Beneficiary. Due to an assignment, Life Bank, is now the current Beneficiary.

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

III.

The defaults for which this foreclosure is made are as follows:

Currently Due to Reinstate on December 1, 2000:

Arrearages

June 1, 2000 - December 1, 2000	
7 payments @ \$834.20.....	\$ 5,839.40
June 16, 2000 - November 16, 2000	
6 late charges @ \$41.71	250.26

Payments of the 2000 general taxes of \$865.03, plus penalties and interest, were not made pursuant to terms of the Deed of Trust or of the promissory Note secured by the Deed of Trust, occurring by December 1, 2000.

Subtotal:..... \$ 6,954.69

Costs and Fees

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs and fees to reinstate the Deed of Trust.

Trustee's or Attorneys' Fees	\$ 550.00
Title Report	495.89
Posting of Foreclosure Notices	100.00
Long Distance Telephone Charges	0.00
Recording Fees	25.00
Statutory Mailing Costs	57.00
Photocopies	0.00

Subtotal: \$ 1,227.89

Total Current Estimated Reinstatement Amount: \$ 8,182.58



The estimated amounts that will be due to reinstate on February 19, 2001, (11 days before the sale date):

Additional Arrearages

January 1, 2001 - February 1, 2001
2 payments @ \$834.20..... \$ 1,668.40

December 16, 200 - February 16, 2001
3 late charges @ \$41.71 125.13

Subtotal: \$ 1,793.53

Additional Costs and Fees

Additional Trustee's or Attorneys' Fees \$ 0.00

Publication Costs 600.00

Subtotal: \$ 600.00

Total Estimated Reinstatement Amount
as of February 19, 2001, (11 days before the sale date): \$ 10,576.11

IV.

The sum owing on the obligation secured by the Deed of Trust is \$73,948.13, together with interest as provided in the underlying Note and such other costs and fees as are due under the Note and Deed of Trust 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 **March 2, 2001**. The default(s) referred to in paragraph III must be cured by February 19, 2001, (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 February 19, 2001, (11 days before the sale date) the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after February 19, 2001 (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.



The Fair Debt Collection Practices Act requires that we state the following: This is an attempt to collect a debt and any information obtained will be used for that purpose.

VI.

A written Notice of Default was transmitted by the Trustee to the Borrower and Grantor at the following addresses:

James S. Devries, Sr.
aka James Stephen Devries, Sr.
41933 Cedar Street
Sedro Woolley, WA 98284

Jane Doe Devries, wife of
James S. Devries, Sr.
41933 Cedar Street
Sedro Woolley, WA 98284

Residents/Occupants of Premises
41933 Cedar Street
Sedro Woolley, WA 98284

James S. Devries, Sr.
aka James Stephen Devries, Sr.
P.O. Box 852
Concrete, WA 98237

Jane Doe Devries, wife of
James S. Devries, Sr.
P.O. Box 852
Concrete, WA 98237

by both first class and certified mail on September 21, 2000, proof of which is in the possession of the Trustee; and on September 22, 2000, the Borrower and Grantor were 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 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the Revised Code of Washington, Chapter 61.24.130. Failure to bring such a lawsuit may result in a



waiver of any proper grounds for invalidating the Trustee's Sale. Service of process of any lawsuit or legal action may be made on **Washington Administrative Services, Inc.**, whose address is: 701 Fifth Avenue, Suite 5000, Seattle, WA 98104-7078.

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 this 1st day of December, 2000.

WASHINGTON ADMINISTRATIVE SERVICES, INC.
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078
(206) 623-7580

By: _____

Kevin R. Wallace
Its Vice President

For further information please call Roger Clayton at (206) 623-7580, ext. 5511.

STATE OF WASHINGTON)
) ss:
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Kevin R. Wallace is the person who appeared before me, and said person acknowledged that he signed this instrument and on oath stated that he was authorized to execute the instrument and acknowledged it as Vice President of Washington Administrative Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.



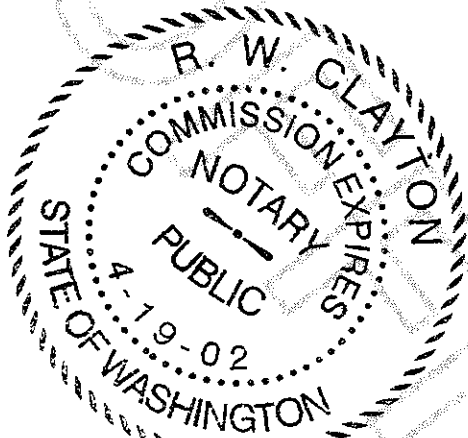
DATED: December 1, 2000.



Print Name: R.W. Clayton

Notary Public in and for the State of Washington

My Appointment expires April 19, 2002.



NOTARY SEAL

