

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Specialized, Inc. of Washington
c/o Mark Hodges & Associates, P.S.
127 Bellevue Way SE
Suite 100
Bellevue, WA 98004



200012290090

, Skagit County Auditor

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SPACE ABOVE THIS LINE FOR RECORDER'S USE
FIRST AMERICAN TITLE CO.

Loan No.: 7897234 APN: 3822-000-145-006 R59573
Insurer # 5616374665703B

TS #: 00-W0778WA

62022-2

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Specialized Inc., will on the 03/30/2001, at 10:00 AM At the main entrance to the Superior Courthouse 205 W. Kincaid St., Mt. Vernon, WA, will 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 145, SKYLINE NO. 6, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 654 THROUGH 67A, RECORDS OF SKAGIT COUNTY, WASHINGTON

Commonly known as:

4808 YORKSHIRE DR.
ANACORTES, WA 98221

which is subject to that certain Deed of Trust dated 02/06/1996, recorded 02/07/1996, under Auditor's File No. 9602070057, records of Skagit County, Washington, from TERRY M TARBERT, CANDICE L. TARBERT, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., as Trustee, to secure an obligation in favor of FIRST INTERSTATE BANK OF WASHINGTON, N.A., as Beneficiary.

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

III. The default(s) for which this foreclosure is made is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

LATE CHARGE INFORMATION

| <u>FROM</u> | <u>THRU</u> | <u>NO. PMT</u> | <u>RATE</u> | <u>LATE CHARGE</u> |
|-------------|-------------|----------------|-------------|--------------------|
| 12/1/1999 | 12/29/2000 | 13 | 7.5 | \$378.04 |

PROMISSORY NOTE INFORMATION

Note Dated: 02/06/1996
Note Amount: \$103,988.00
Late Charge Amount: \$29.08
Note Maturity Date: 03/01/2026
Interest Paid To: 11/01/1999
Next Due Date: 12/01/1999

PAYMENT INFORMATION

Table with 7 columns: FROM, THRU, NO. PMT, RATE, INTEREST, AMOUNT, TOTAL. Row 1: 12/1/1999, 12/29/00, 13, 7.5, \$8,729.03, \$899.74, \$11,696.62

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$100,093.38, together with interest as provided in the Note from the 12/01/1999, and such other costs and fees 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 03/30/2001. The defaults referred to in Paragraph III must be cured by 03/19/2001, (11 days before the sale date) to cause a discontinuance of the sale.

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(es):

NAME ADDRESS
TERRY M TARBERT , CANDICE L. TARBERT 4808 YORKSHIRE DR. ANACORTES, WA 98221
TERRY M. TARBERT AND CANDICE 3410 W. 7TH ST. ANACORTES, WA. 98221
LTARBERT

by both first class and certified mail on 05/03/2000, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on 5/4/00, if applicable, 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 to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.



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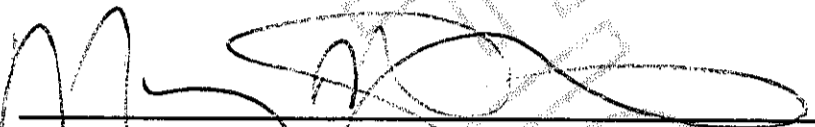
, Skagit County Auditor

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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: December 26, 2000



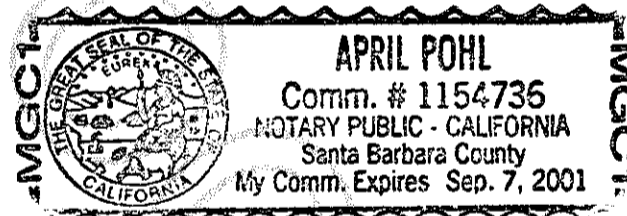
MARY MCPHEETERS, VICE PRESIDENT
Specialized, Inc. of Washington
c/o Mark Hodges & Associates, P.S.
127 Bellevue Way SE
Suite 100
Bellevue, WA 98004
(800)688-8430

State of California) ss.
County of Santa Barbara)

On 12/26/2000, before me, APRIL POHL, a Notary Public in and for said County and State, personally appeared MARY MCPHEETERS personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: _____


APRIL POHL

Notary Public in and for the State of California, residing at Santa Barbara, California



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