

RECORDED AT THE REQUEST OF
AND AFTER RECORDING RETURN TO:

H&L Services, Inc., Trustee
1111 Third Avenue, #3400
Seattle, WA 98101

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200104180117
Skagit County Auditor
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NOTICE OF TRUSTEE'S SALE

Grantor: H&L Services, Inc.

FIRST AMERICAN TITLE CO.

Grantee: Notice to the Public

63692-2

Legal Description: Ptn. Lot 102, "First Addition to Big Lake Water Front Tracts:

Assessor's Tax Parcel ID#: 3863-000-102-0106 (R62123)

Reference # (If applicable):

CHERBERG
80722-32779

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

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET.SEQ.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 27th day of July, 2001, at the hour of 10:00 o'clock, a.m., at the Lobby of Kincaid Street Entrance of the SKAGIT County Courthouse, 205 West Kincaid Street, Mt. Vernon, WA 98273-4225 in the City of Mt. 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:

THAT PORTION OF TRACT 102 OF "FIRST ADDITION TO BIG LAKE WATERFRONT TRACTS", ACCORDING TO THE PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 15, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING SOUTH OF A LINE DRAWN FROM A POINT IN THE WEST LINE OF SAID TRACT WHICH IS EQUADISTANT FROM THE NORTHWEST CORNER AND THE SOUTHWEST CORNER THEREOF AND RUN EASTERLY TO A POINT IN THE EAST LINE OF SAID TRACT EQUIDISTANT FROM THE NORTHEAST CORNER AND THE SOUTHEAST CORNER THEREOF, EXCEPT THAT PORTION THEREOF CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED DATED FEBRUARY 23, 1954, AND RECORDED MARCH 2, 1955, UNDER AUDITOR'S FILE NO. 513944, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

(commonly known as 1901 WEST BIG LAKE BLVD, MOUNT VERNON, WA 98274 NKA 19003 WEST BIG LAKE BLVD, MOUNT VERNON, WA 98273) which is subject to that certain deed of trust dated APRIL 26, 1990, recorded MAY 1, 1990, under Auditor's File No. 9005010152, records of SKAGIT County, Washington, from JOEL T. CHERBERG AND MARY B. CHERBERG, HUSBAND AND WIFE, as Grantor, to MINNESOTA TITLE COMPANY, A MINNESOTA CORPORATION, as Trustee, to secure an obligation in favor of WASHINGTON MUTUAL SAVINGS BANK, A WASHINGTON CORPORATION, as 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 default(s) for which this foreclosure is made is/are as follows: [If default is for other than payment of money, set forth the particulars.]

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

MONTHLY PAYMENTS:

29 monthly payments at \$1,388.00 each:
(December 03, 1998 through April 11, 2001).

\$40,252.00

LATE CHARGES:

28 late charges of \$69.40 for each monthly payment not made within 15 days of this due date.

1,943.20

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$42,195.20

2. Failure to pay all unpaid and delinquent taxes, bonds, assessments and liens.

IV.

3. The Principal balance as of the date for this notice is \$199,265.60 including interest and fees and cost to this date.

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 the 27th day of July, 2001. The default(s) referred to in paragraph III must be cured by July 16, 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 July 16, 2001 (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. The sale may be terminated any time after July 16, 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.

VI.

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

NAME

JOEL T. CHERBERG
MARY BETH CHERBERG
OCCUPANTS

ADDRESS

1901 WEST BIG LAKE BLVD
MOUNT VERNON, WA 98274

19003 WEST BIG LAKE BLVD
MOUNT VERNON, WA 98273

PO BOX 2146
MOUNT VERNON, WA 98273



C/O GLORIA Z. NAGLER
601 UNION STREET, #300
SEATTLE, WA 98101

by both first class and certified mail on the 15TH day of February, 2001, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 21st day of February, 2001, 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. To the best of Trustee's knowledge and belief grantors are not members of the United States military forces.

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 objection 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.

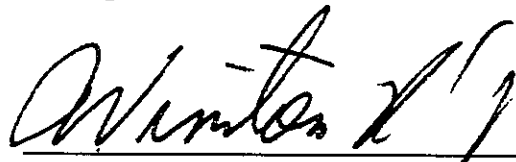
X.

The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position, or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property, and the position on title of the deed of trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property, or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues, or other information about the real property being foreclosed should obtain all such information independently.

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: April 11, 2001.



Winston Khan, Jr., Manager
H&L SERVICES, INC., TRUSTEE
1111 Third Avenue, #3400
Seattle, Washington 98101
(206) 386-5470

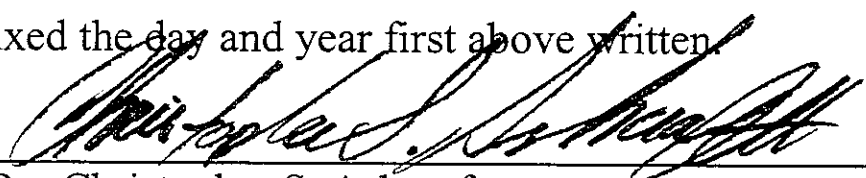


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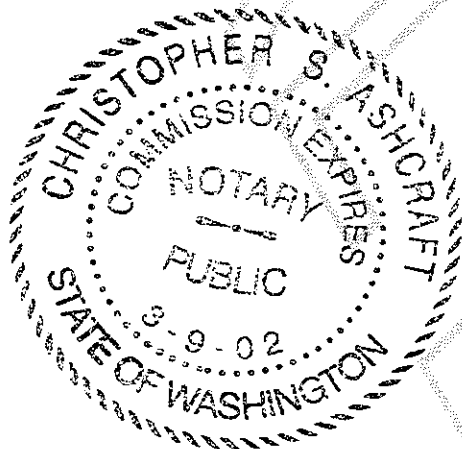
STATE OF WASHINGTON)
) ss
COUNTY OF KING)


On this 11th day of April, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Winston Khan, Jr. to me known to be the Manager of H & L SERVICES, 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 stated that she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.


By: Christopher S. Ashcraft
Notary Public in and for the State of Washington
Residing at Seattle
My Commission Expires: 3/9/02

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