

**AFTER RECORDING RETURN TO:**

Professional Foreclosure  
Corporation of Washington  
P.O. Box 85013  
San Diego, CA 92186-5013

PFC: 02-70313



200205280168  
Skagit County Auditor

5/28/2002 Page 1 of 6 11:33AM

FIRST AMERICAN TITLE CO.

69006

NOTICE OF TRUSTEE'S SALE

PFC #:02-70313 Loan #:8004853738 Title Order No.:1149821

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on August 30, 2002, at the hour of 11:00 a.m. at The main entrance to the Skagit County courthouse located in the City of Mount Vernon, Skagit County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 49, "PLAT OF WILDERNESS VILLAGE DIV. NO.1", AS RECORDED IN VOLUME 10 OF PLATS, PAGES 48, 49, AND 50, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Abbrev. Legal: LOT 49, WILDERNESS VILLAGE DIV. NO.1, V. 10, PG.48-50

Tax Parcel No.: 4208-000-049-0005

Commonly known as: 755 Skagit View Drive, Concrete, WA 98037

which is the subject of that certain Deed of Trust dated January 29, 1997, recorded February 10, 1997, under Auditor's File No. 9702100039, records of Skagit County, Washington, from JAMES O. BENSON AND RENEE A. BENSON, HUSBAND AND WIFE as Grantor, to 6700 CORPORATION, A CALIFORNIA CORPORATION as Trustee, to secure an obligation in favor of GN MORTGAGE CORPORATION as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL HOME LOANS INC., SUCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP under an Assignment recorded on 6/24/1998 under Auditor's File Number 9806240053.

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:

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

Monthly payments in the amount(s) of \$1,191.00 from January 1, 2002 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of August 30, 2002.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$114,353.75, together with interest in the note or other instrument secured from December 1, 2001, 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 August 30, 2002. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by August 19, 2002 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before August 19, 2002 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after August 19, 2002 (11 days before the sale), 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.

VI.

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



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Skagit County Auditor

JAMES O. BENSON  
755 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

RENEE A. BENSON  
755 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

JAMES O. BENSON  
7563 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

RENEE A. BENSON  
7563 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

OCCUPANT  
755 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

by both first class and certified mail on April 18, 2002 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 20, 2002 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 above, and whose telephone number is (800) 511-4229, 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 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.

NOTICE TO OCCUPANTS OR TENANTS



200205280168

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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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".



200205280168  
Skagit County Auditor

5/28/2002 Page 4 of 6 11:33AM



EXHIBIT "A"

JAMES O. BENSON  
755 SKAGIT VIEW DRIVE  
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RENEE A. BENSON  
7563 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

OCCUPANT  
755 SKAGIT VIEW DRIVE  
CONCRETE, WA 98037

PUBLIC UTILITY DIST NO.1 OF SKAGIT COUNTY  
PO BOX 1436  
1415 FREEWAY DRIVE  
MOUNT VERNON, WA 98273

FKA (FIRST BANK NATIONAL ASSOCIATION) U.S. BANK NATIONAL  
ASSOCIATION  
180 E. FIFTH STREET MEZZ. L  
ST. PAUL, MN 55101

UMLIC VP, LLC  
11525 CARMEL COMMONS BLVD  
CHARLOTTE, NC 28226



200205280168  
Skagit County Auditor  
5/28/2002 Page 6 of 6 11:33AM