



200403020098

Skagit County Auditor

3/2/2004 Page 1 of 5 3:36PM

When recorded, mail to:

**REGIONAL TRUSTEE SERVICES CORPORATION**  
616 1st Avenue, Suite 500  
Seattle, WA 98104

CHICAGO TITLE CG29920

Trustee's Sale No: 01-OC-35939

Loan No. 3809340



**NOTICE OF TRUSTEE'S SALE**

*Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.*

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **June 4, 2004**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

PTN. LOTS 3-6, BLK. 46, FIRST ADD. TO SEDRO AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO:

Tax Parcel No: 4150-046-006-0007, commonly known as 417 WARNER STREET , SEDRO WOOLEY, WA.

The Property is subject to that certain Deed of Trust dated 1/13/1999, recorded 1/26/1999 in Volume 1934, page 0013, of Deeds of Trust, under Auditor's/Recorder's No. 9901260126, records of SKAGIT County, Washington, from JOHN GOVERN AND SHARI GOVERN, as Grantor, to DCBL INC., as Trustee, in favor of BNC MORTGAGE, INC., as Beneficiary, the beneficial interest in which is presently held by WACHOVIA BANK, N.A. F/K/A FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE AMORTIZING RESIDENTIAL COLLATERAL TRUST, 2000-BC1.

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/are made are as follows:

FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 11/1/2003; PLUS LATE CHARGES, AND ADVANCES FOR DELINQUENT REAL ESTATE TAXES AND HAZARD INSURANCE AS SET FORTH; AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, PLUS LATE CHARGES, DELINQUENT

REAL ESTATE TAXES, DELINQUENT INSURANCE PREMIUMS AND ALL FORECLOSURE COSTS AND FEES.

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

	Amount due as of March 5, 2004
	-----
Delinquent Payments from November 01, 2003	
5 payments at \$ 1,199.95 each	\$ 5,999.75
(11-01-03 through 03-05-04)	
Late Charges:	\$ 1,320.00
Beneficiary Advances:	\$ 2,630.49
Suspense Credit:	\$ -912.90
	=====
<b>TOTAL:</b>	<b>\$ 9,037.34</b>

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$139,456.26, together with interest as provided in the note or other instrument secured, 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 expenses 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 June 4, 2004. The default(s) referred to in paragraph III must be cured by May 24, 2004 (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 May 24, 2004, (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 at any time after May 24, 2004, (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 addresses:

JOHN GOVERN, 417 WARNER ST, SEDRO WOOLEY, WA, 98284  
SHARI GOVERN, 417 WARNER ST, SEDRO WOOLEY, WA, 98284

by both first class and certified mail on 1/29/2004, proof of which is in the possession of the Trustee; and on 1/30/2004, 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



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The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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

The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

DATED: March 1, 2004.

REGIONAL TRUSTEE SERVICES CORPORATION  
Trustee

By 

NANCI LAMBERT, AUTHORIZED AGENT

Address: 616 1st Avenue, Suite 500  
Seattle, WA 98104

Phone: (206) 340-2550

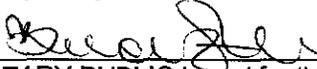
Sale Information: [www.rtrustee.com](http://www.rtrustee.com)



STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

On March 1, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally Nanci Lambert, to me known to be the AUTHORIZED AGENT of REGIONAL TRUSTEE SERVICES CORPORATION, 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 he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

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

  
NOTARY PUBLIC in and for the State of  
Washington, residing at: Seattle  
My commission expires: 09/16/07

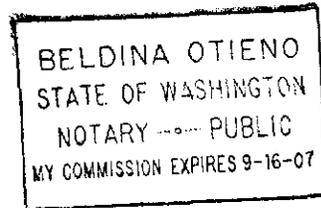


EXHIBIT 'A' 01-OC-35939

Lots 3, 4, 5 and 6, Block 46, "FIRST ADDITION TO SEDRO", according to the plat thereof recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington.

EXCEPT the Westerly 50.0 feet, as measured at right angles to the West line thereof.

(Also shown of record as Lot "A" of that Survey recorded May 23, 1996, under Auditor's File No. 9605230061, as filed in Volume 18 of Surveys at page 81).

Situated in Skagit County, Washington.

- END OF EXHIBIT 'A' -



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