

WHEN RECORDED MAIL TO:



200404080078
Skagit County Auditor

4/8/2004 Page 1 of 4 11:59AM

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
525 East Main Street
El Cajon, CA. 92022-9004

2123248

Space Above This Line For Recorder's Use

Loan No. 1823772

T.S. No. 1064080-06

Parcel No. 3-795-004-007-0008

FIRST AMERICAN TITLE CO.

80237-3

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on July 09, 2004, at the hour of 10:00am, AT THE COUNTY COURTHOUSE, 205 W. KINCARD STREET in the 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(ies) of SKAGIT, State of Washington to-wit:

LOTS 6 AND 7, BLOCK 4 "HENSLEY'S SECOND ADDITION TO ANACORTES" AS PER PLAT RECORDED IN VOLUME 3 OF PLATS PAGE 55, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

Commonly known as: 2014 L AVENUE
ANACORTES WA 98221

which is subject to that certain Deed of Trust dated November 23, 1998, recorded November 30, 1998, under Auditor's File No. 9811300011, Book 1904, Page 0255, records of SKAGIT County, Washington, from EMMA D DERTING HUSBAND AND WIFE AND ALLEN W DERTING HUSBAND AND WIFE as Grantor, to COMMONWEALTH LAND TITLE INS CO as Trustee, to secure an obligation in favor of UNITED COMPANIES LENDING CORPORATION as Beneficiary, the beneficial interest in which was assigned by N/A

to BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS CUSTODIAN OR TRUSTEE UNDER THE APPLICABLE CUSTODIAL OR TRUST AGREEMENT

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T.S. No: 1064080-06

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 as follows:

Failure to pay when due the following amounts which are now in arrears: \$23,041.30; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$226,749.36, together with interest as provided in the note or other instrument secured from July 01, 2003, 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 July 09, 2004. The default(s) referred to in paragraph III, must be cured by June 28, 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 June 28, 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 any time after June 28, 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:

See Exhibit "A" attached

by both first class and certified mail on February 02, 2004 proof of which is in the possession of the Trustee; and on February 04, 2004 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.

NOSWA.DOC

Page 2 of 4



200404080078

Skagit County Auditor

4/8/2004 Page

2 of

4 11:59AM

NOTICE OF TRUSTEE'S SALE

Loan No: 1823772
T.S. No: 1064080-06

VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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

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 tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: March 31, 2004

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
525 East Main Street
El Cajon, CA. 92022-9004
(800) 546-1531

Signature/By


Lorrie Womack, A.V.

Page 3 of 4

NOSWA.DOC



200404080078

Skagit County Auditor

4/8/2004 Page

3 of

4 11:59AM

NOTICE OF TRUSTEE'S SALE

Loan No: 1823772
T.S. No: 1064080-06

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On March 31, 2004 before me, the undersigned,
a Notary Public in and for said State, personally appeared

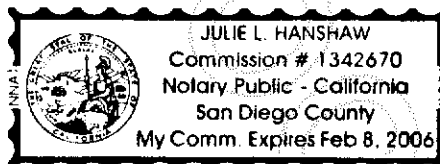
Lorrie Womack A.V.P.

personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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

Julie Hanshaw



NOTICE OF TRUSTEE'S SALE EXHIBIT "A"

Loan No. 1823772
T.S. No. 1064080-06

Name & Address:

EMMA D DERTING
2014 L AVENUE
ANACORTES WA 98221

ALLEN W DERTING
2014 L AVENUE
ANACORTES WA 98221



200404080078
Skagit County Auditor

4/8/2004 Page

4 of

4 11:59AM