



200008290011

Kathy Hill, Skagit County Auditor

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AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
Ref: Holtrop, 240-3416.01

FIRST AMERICAN TITLE CO.

Reference Number(s) of Documents assigned or released: ⁶²⁷⁶⁷⁻² 9409220121

Grantor: Ronald C. Holtrop and Robin Sharkey-Holtrop, husband and wife

Grantee: Beneficial Washington Inc.

Assessor's Property Tax Parcel/Account Number(s): 3899-000-002-0402

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

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on December 1, 2000 at 10:00 a.m. inside the front entrance of the Skagit County Courthouse located at 2nd and Kincaid in the City of Mt. Vernon, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit;

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

(commonly known as 9599 Whatcom Lane, Sedro Woolley, WA 98284)

which is subject to that certain Deed of Trust dated September 14, 1994, recorded September 22, 1994, under Auditor's File No. 9409220121, records of Skagit County, Washington, from Ronald C. Holtrop and Robin Sharkey-Holtrop, husband and wife, as Grantor, to Benevest Services, Inc., a Washington corporation, as Trustee, to secure an obligation in favor of Beneficial Washington Inc. as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 Grantor's default on the obligation secured by the Deed of Trust.

Notice of Trustee's Sale (Continued)

III

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

i) Failure to pay the following amounts, now in arrears:

Monthly payments:

Delinquent Monthly Payments due from February 19, 2000 through August 19, 2000:

Total Delinquency \$4,059.26

Late Charges: Included in above figure

TOTAL \$4,059.26

ii) **Default** **Description of Action Required to Cure and Documentation Necessary to Show Cure**

1998-1999 AND 1st 1/2 2000 General Taxes Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$60,697.63, together with interest from January 19, 2000 as provided in the note or other instrument, 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 December 1, 2000. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by November 20, 2000 (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 November 20, 2000 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after November 20, 2000 (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(es):



Notice of Trustee's Sale (Continued)

See Exhibit " B" attached hereto and incorporated herein by this reference.

by both first class and certified mail on July 27, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on July 29, 2000, 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



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Notice of Trustee's Sale (Continued)

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 tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW.

DATED: August 24, 2000

DCBL, INC., Successor Trustee

By: Robin P. Church
Robin P. Church
Assistant Secretary
Address: BISHOP, LYNCH & WHITE,

P.S.

720 Olive Way, #1301
Seattle, WA 98101-1801
Telephone: (206) 622-7527

State of Washington)
) ss.
County of King)

On this 24th day of August, 2000, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of DCBL, 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 states that they are authorized to execute the said instrument.

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

LW Porter
LW PORTER
NOTARY PUBLIC in and for the State of
Washington My Appt. Exp:08-24-03

Holtrop, 240-3416.01
FORBASEALLNSDOC.FRM REV 8/18/00

L W PORTER, JR
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 8-24-03



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EXHIBIT "A"

PARCEL A:

The South 150.00 feet of the West 131.00 feet of Lot 2, DEITER'S ACREAGE, according to the plat thereof recorded in Volume 3 of Plats, page 53, records of Skagit County, Washington, (North line of said Lot 2 bears North 89°58'30" East. South line of said Lot 2 bears North 89°36'10 East. West line of said Lot 2 bears North 02°57'41" West.)

(Also known as Tract A of that certain Short Plat No. 10-74, approved April 19, 1974).

PARCEL B:

A non-exclusive easement right for ingress, egress, and utilities over and across a strip of land being 40.00 feet in width, the centerline of which is described as follows:

Beginning at the Northwest corner of said Lot 2 (Northeast corner of Lot 1, said plat);
thence South 02°57'41" East along the line between said Lot 2 and Lot 1 of said plat, 493.57 feet to an intersection with the North line of the South 150.00 feet of said Lots 1 and 2, said intersection being the terminus of said centerline.

ALL situated in Skagit County, Washington.



EXHIBIT B

Ronald C. Holtrop
9599 Whatcom Lane
Sedro Woolley, WA 98284

Robin Sharkey-Holtrop
9599 Whatcom Lane
Sedro Woolley, WA 98284

Occupants of the Premises
9599 Whatcom Lane
Sedro Woolley, WA 98284
FORBASE\ALLNDDOC.FRM REV. 7/26/00



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