

RECORD AND RETURN TO:
MERIDIAN TRUST DEED SERVICE
4675 MACARTHUR COURT
SUITE 1540
NEWPORT BEACH, CA 92660



200304240138
Skagit County Auditor

4/24/2003 Page 1 of 6 1:23PM

T.S. NUMBER: 6960WA MFS

LOAN NUMBER: 92170823116470/MAGNUSON

FIRST AMERICAN TITLE CO.

NOTICE OF TRUSTEE'S SALE

72952-2

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

I

NOTICE IS HEREBY GIVEN that FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee or Successor Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 3915-000-055-0002(R65472) described as SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Said property commonly known as: 1826 S WOODLAND DR MOUNT VERNON, WA 98274

A. TIME AND PLACE OF SALE

TIME AND DATE:
PLACE:

10:00 A.M. 07/25/2003
INSIDE THE MAIN LOBBY OF THE SKAGIT COUNTY
COURTHOUSE 205 WEST KINCAID STREET MOUNT
VERNON, WA

B. PARTIES IN THE TRUST DEED:

TRUSTOR: EVERT MAGNUSON AND MARY E. MAGNUSON ,HUSBAND
AND WIFE

TRUSTEE: BENEVEST SERVICES, INC.,

BENEFICIARY: BENEFICIAL WASHINGTON INC. d/b/a Beneficial Mortgage Co.
of Washington

C. TRUST DEED INFORMATION:

DATED: 02/19/1998
RECORDING DATE: 02/24/1998
RECORDING NO.: #9802240070 BK: 1771 PG:0396
RERECORDED:
RECORDING PLACE: Official Records of the County of SKAGIT

Exhibit A

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Lot 55, "FOREST ESTATES, PLAT NO. 2, according to the plat recorded in Volume 8 of Plats, Pages 101 and 102, records of Skagit County, Washington.

EXCEPT:

That portion of Lot 55 of the Plat of "FOREST ESTATES, PLAT NO. 2", as recorded in Volume 8 of Plats, Pages 101 and 102, records of Skagit County, Washington, described as follows:

Commencing at the Southwest corner of said Lot 55; thence North 1 degrees 06' 30" West, along the West line thereof, a distance of 246.72 feet to the true point of beginning; thence South 81 degrees 38' 54" East, a distance of 181.43 feet; thence on a curve to the left having a radius of 540.00 feet through a delta of 4 degrees 42' 34", an arc distance of 44.39 feet, to the East line of said Lot 55; thence North 1 degrees 06' 30" West along said line a distance of 60.23 feet; thence Westerly along a non-tangent curve concave to the North whose radius point bears North 4 degrees 14' 16" East, a distance of 480.00 feet, through a delta of 4 degrees 06' 50" an arc distance of 34.47 feet; thence North 81 degrees 38' 54" West, a distance of 191.43 feet to the West line of said Lot 55; thence South 1 degrees 06' 30" East, a distance of 60.83 feet to the true point of beginning.

ALSO EXCEPT:

That portion of Lot 55 of the Plat of "FOREST ESTATES, PLAT NO. 2", as recorded in Volume 8 of Plats, Pages 101 and 102, records of Skagit County, Washington, described as follows:

Beginning at the Southwest corner of said Lot 55; thence North 1 degree 06' 30" West, along the West line thereof, a distance of 246.72 feet to the Southerly line of that certain parcel as conveyed to the City of Mount Vernon under Statutory Warranty Deed recorded under Auditor's File No. 9201220104, records of Skagit County, Washington; thence the following courses along the South line of said parcel; thence South 81 degrees 38' 54" East, a distance of 181.43 feet; thence on a curve to the left having a radius of 540.00 feet; through a delta of 4 degrees 42' 34", an arc distance of 44.39 feet to the East line of said Lot 55; thence South 1 degree 06' 30" East, along the East line of said Lot 55, a distance of 212.13 feet to the Southeast corner of said Lot 55; thence South 89 degrees 04' 37" West, along the South line thereof, a distance of 223.00 feet to the POINT OF BEGINNING.



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Poor original

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any court by reason of the Debtor's default on the obligation secured by the Deed of Trust.

III

The Beneficiary alleges default of the Deed of Trust for the failure to pay the following amounts now in arrears and/or other defaults, to wit:

- A. Monthly Payments:
Monthly installments in arrears from 12/01/2002 through 04/18/2003, \$4,250.00
 - B. Late Charges: \$0.00
 - C. Other Arrears \$0.00
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$4,250.00**
- D. Default(s) other than payment of money:
DELINQUENT TAXES FOR THE YEAR 2002
GENERAL TAXES FOR THE YEAR 2003

IV

The sum owing on the obligation secured by the Deed of Trust is: THE PRINCIPAL BALANCE OF \$159,021.71, together with interest as provided in the Note or other instrument secured from 11/01/2002 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 07/14/2003

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:

SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF

Notice of Trustee's Sale: TWC-007W (3/99)



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By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was 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 herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 03/10/2003
Date of posting real property: 03/07/2003

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 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.

XI

For further information, please contact: BENEFICIAL WASHINGTON INC
dba Beneficial Mortgage Co. of Washington
ATTN: LEE JACKSON
961 WEIGEL DRIVE
ELMHURST, IL 60126
PHONE: 800-958-2418 EXT 7283



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DATED: April 18, 2003


FIRST AMERICAN TITLE INSURANCE COMPANY, as said Trustee
2101 FOURTH AVE, SUITE 800
SEATTLE, WA 98121
(949)477-5830
SALE LINE: 714-480-5690

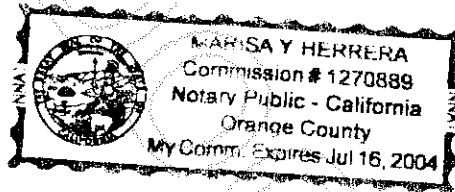

By: LUIS CERDA
ASSISTANT SECRETARY

STATE OF CALIFORNIA)
COUNTY OF ORANGE) SS

On the date below, before me personally appeared LUIS CERDA personally known to me, who executed the within and foregoing instrument, for the use and purpose therein mentioned, and on oath stated that he/she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on 04/18/2003.


Notary Public in and for the State of California
Residing at Los Angeles
My commission Expires



Notice of Trustee's Sale: TWC-007W (3/99)



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EXHIBIT B

MARY E. MAGNUSON
1826 S WOODLAND DR
MOUNT VERNON, WA 98274

OCCUPANTS OF THE PREMISES
1826 S WOODLAND DR
MOUNT VERNON, WA 98274

EVERT MAGNUSON
1826 S WOODLAND DR
MOUNT VERNON, WA 98274



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