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FILED FOR RECORD  
SKAMANIA CO. WASH  
BY SKAMANIA CO. JUNE

JUN 27 2 55 PM '02

*Amor*

J. MICHAEL CARVISON

WHEN RECORDED MAIL TO:

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

SCR 24824 Space Above This Line For Recorder's Use  
Loan No. 100378975  
T.S. No. 1042875-09  
Parcel No. 02-05-29-3-0-1000-00

#### NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on September 27, 2002, at the hour of 10:00am, AT THE COUNTY COURTHOUSE, 240 NW VANCOUVER AVENUE in the city of STEVENSON, 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 SKAMANIA, State of Washington to-wit:

LOT 6, RIVERSIDE ESTATES, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 44, SKAMANIA COUNTY, STATE OF WASHINGTON

Commonly known as: 522 RIVER RD  
WASHOUGAL WA 98671

which is subject to that certain Deed of Trust dated November 22, 2000, recorded November 29, 2000, under Auditor's File No. 139785, Book 204, Page 801, records of SKAMANIA County, Washington, from GARY D MCFARLAND AND DONNA M MCFARLAND, HUSBAND AND WIFE

as Grantor,  
to DCBL INC. as Trustee, to secure  
an obligation in favor of BNC MORTGAGE, INC.  
as Beneficiary,  
the beneficial interest in which was assigned by  
BNC MORTGAGE, INC.

to WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE FOR  
AMORTIZING RESIDENTIAL COLLATERAL TRUST, 2001-BC4

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: \$8,097.30; (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 \$109,426.21, together with interest as provided in the note or other instrument secured from February 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 on September 27, 2002. The default(s) referred to in paragraph III, must be cured by September 16, 2002 (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 September 16, 2002 (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 September 16, 2002 (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 "B" attached

by both first class and certified mail on May 21, 2002 proof of which is in the possession of the Trustee; and on 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.

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.

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Loan No: 100378975  
T.S. No: 1042875-09

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

DATE: June 27, 2002

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

Signature/By

Yvonne J. Wheeler

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

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NOTICE OF TRUSTEE'S SALE

Loan No: 100378975  
T.S. No: 1012875-09

On June 27, 2002 before me, the undersigned,  
a Notary Public in and for said State, personally appeared  
Yvonne J. Wheeler, 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

*Gail McAllister*



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NOTICE OF TRUSTEE'S SALE EXHIBIT "B"

Loan No. 100378975  
T.S. No. 1042875-09

Name & Address:

GARY D MCFARLAND  
522 RIVER RD  
WASHOUGAL WA 98671

DONNA M MCFARLAND  
522 RIVER RD  
WASHOUGAL WA 98671