

146605

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RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Specialized, Inc. of Washington
c/o Mark Hodges & Associates, P.S.
127 Bellevue Way SE
Suite 100
Bellevue, WA 98004

FILED IN RECORD
STATE OF WASH
BY SKAMANIA CO. JUDGE

Nov 15 1 38 PM '02

Alaser
J. MICHAEL CARLSON

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 5245949 APN: 02-06-34-0-0-0700-00
Insurer #

TS #: 01-W1210WA

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Specialized, Inc. of Washington will on the 12/20/2002, at 10:00 AM at The main entrance to the Superior Courthouse 240 Vancouver Ave., Stevenson, WA, will 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 of Skamania, State of Washington, to-wit:

ABBREVIATED LEGAL DESCRIPTION: NW 1/4 SEC 34, T2N, R6E.

COMPLETE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

Commonly known as:

101 WOODARD CREEK RD.
STEVENSON, WA 98648

which is subject to that certain Deed of Trust dated 1/27/1999, recorded 2/1/1999, under Auditor's File No. 134116 Book 186 page 24, records of Skamania County, Washington, from JENNEL K. CALKINS, A SINGLE WOMAN, as Grantor(s), to COMMONWEALTH LAND TITLE INS. CO., as Trustee, to secure an obligation in favor of UNITED COMPANIES LENDING CORPORATION, A CORPORATION, as Beneficiary, the beneficial interest was assigned by UNITED COMPANIES LENDING CORPORATION, A CORPORATION to WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATEHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES, INC., ASSET-BACKED CERTIFICATES, SERIES 2000-2.

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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

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

Registered ☒
Indexed ☒
Specimen ☒
Filed ☒
Recorded ☒

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LATE CHARGE INFORMATION

| FROM | THRU | NO. PMT | RATE | LATE CHARGE |
|----------|------------|---------|-------|-------------|
| 3/1/2001 | 11/15/2002 | 21 | 10.69 | \$603.75 |

PROMISSORY NOTE INFORMATION

Note Dated: 1/27/1999
Note Amount: \$61,900.00
Late Charge Amount: 28.75
Note Maturity Date: 2/1/2029
Interest Paid To: 2/1/2001
Next Due Date: 3/1/2001

PAYMENT INFORMATION

| FROM | THRU | NO. PMT | RATE | INTEREST | AMOUNT | TOTAL |
|--------|----------|---------|-------|-------------|----------|-------------|
| 3/1/01 | 11/15/02 | 21 | 10.69 | \$11,731.54 | \$575.05 | \$12,076.05 |

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$61,271.49, together with interest as provided in the Note from the 3/1/2001, and such other costs and fees 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 12/20/2002. The defaults referred to in Paragraph III must be cured by 12/9/2002, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 12/9/2002 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after the 12/9/2002 (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor-in-interest at the following address(es):

| NAME | ADDRESS |
|------------------------------------|--|
| JENNELL K. CALKINS, A SINGLE WOMAN | 101 WOODARD CREEK RD. STEVENSON, WA 98648 |

by both first class and certified mail on 2/12/2001, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on 2/14/01, if applicable, 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.

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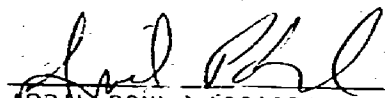
Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: November 08, 2002


APRIL POHL, ASSISTANT VICE PRESIDENT
Specialized, Inc. of Washington
c/o Mark Hodges & Associates, P.S.
127 Bellevue Way SE
Suite 100
Bellevue, WA 98004
(800)688-8430

State of California) ss.
County of Santa Barbara)

On 11/8/2002, before me, JESSICA M. WEBER, a Notary Public in and for said County and State, personally appeared APRIL POHL, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(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: 

JESSICA M. WEBER



Notary Public in and for the State of California, residing at Santa Barbara, California

EXHIBIT "A"

That portion of the Northwest Quarter of Section 34, Township 2 North, Range 6 East of the Willamette Meridian, described as follows:

Beginning at the center of said Section 34; thence West along the Quarter Section line running East and West through the center of said Section 34, to the center of Duncan Creek; thence Northwesterly following the center of Duncan Creek to a point 340 feet North of the said Quarter Section line; thence in an Easterly direction along a line 340 feet distant from and parallel to said Quarter Section line to the center of County Road known as Woodard Creek Road; thence Southerly along said Woodard Creek Road to said Quarter Section line; thence West to point of beginning.

EXCEPT that portion conveyed to E.P. YETTICK et ux, recorded JULY 31, 1936 in Book Y, Page 582, Skamania County Deed Records.

ALSO EXCEPT that portion conveyed to Skamania County by Deed recorded in Book 75, Page 806, Skamania County Deed Records.