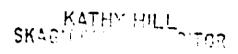


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FILED FOR RECORD AT THE REQUEST OF/RETURN TO: Craig E. Cammock.
Law Office of Craig E. Cammock P.O. Box 836 / 415 Pine Street Mount Vernon, WA. 98273



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## NOTICE OF TRUSTEE'S SALE

ARC

Grantor (s) CRAIG E. CAMMOCK, TRUSTEE

Grantee (s) THE PUBLIC Additional Grantor(s) on page(s) Additional Grantee(s) on page(s)

Abbreviated Legal: Lot 42, Fox Hill Estates No. 3

Additional Legal on page(s) 1

Assessor's Tax Parcel No's: R83422, 4496-000-042-0003

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 26th, 1999, at the hour of 10:30 a.m. at the main entrance lobby of the Skagit County Courthouse, 205 West Kincaid 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 of SKAGIT, State of Washington, to-wit:

Lot 42, "FOX HILL ESTATES, DIVISION 3", as per plat recorded in Volume 14, of Plats, page 49, records of Skagit County, Washington

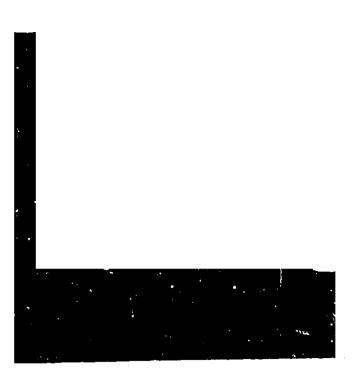
Situated in the County of SKAGIT, State of Washington

Commonly known as: 1906 North 35th Street, Mount Vernon, Skagit County, Washington.

which is subject to that certain Deed of Trust dated May 31<sup>st</sup>, 1996, recorded June 3<sup>rd</sup>, 1996, under Auditor's File No. 9606030052, records of SKAGIT County, Washington, from MARK PEDERSEN & LORI PEDERSEN, husband and wife, as Grantors, to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trustee has resigned and Craig E.

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BK 1 900 PG 0 1 43



Cammock, attorney, has been appointed as successor Trustee under that certain Resignation and Appointment of Successor Trustee recorded under Skagit County Auditor's File No. 9811030093, to secure an obligation in favor of Gunnar Pedersen, as his separate property, as Beneficiary.

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 made are as follows:

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

A payment of all principal and interest owing upon demand made August 19th, 1998. The payoff amount as of August 31th, 1998, is \$135,124.81.

b. Failure to pay before delinquent all lawful taxes and assessments upon the property to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal approximately \$135,124.81, as of August 31<sup>st</sup>, 1998 together with interest as provided in the note or other instrument secured from September 1<sup>st</sup>, 1998, 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 March 26<sup>th</sup>, 1999. The default(s) referred to in paragraph III must be cured by March 15<sup>th</sup>, 1999, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before March 15<sup>th</sup>, 1999, the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 15<sup>th</sup>, 1999, 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:

LORI KENT 716 WARNER STREET SEDRO WOOLLEY, WA 98284

LORI KENT 5432 SALISH ROAD BLAINE, WA 98230

MARK PEDERSEN 203 STANFORD DRIVE, APT. #11 MOUNT VERNON, WA 98273

by both first class and certified mail on September 23<sup>rd</sup>, 1998, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 24<sup>th</sup>, 1998, 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

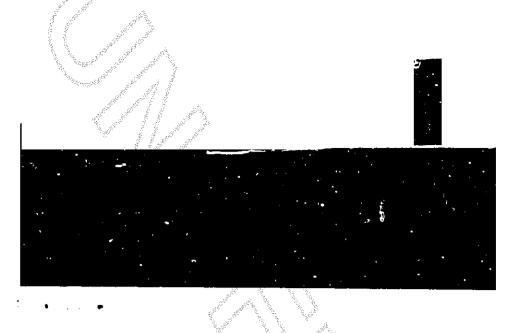
The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

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 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 a lawsuit may result in 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.

Craig E Cammock WSBA 24185

Successor Trustee

P.O. Box 836

Mount Vernon, WA 98273

(360) 336-1000

State of Washington ) ss

County of Skagit

I certify that I know or have satisfactory evidence that Craig E. Cammock is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

My appointment expires  $\underline{b}$  –