

RECORD AND RETURN TO:
STANDARD TRUSTEE SERVICE COMPANY
OF WASHINGTON
2600 STANWELL DRIVE, STE. 200
CONCORD, CA 94520



200104030058
Skagit County Auditor

4/3/2001 Page 1 of 4 1:29:37PM

NOTICE OF TRUSTEE'S SALE

FIRST AMERICAN TITLE CO.

T.S. No: WNMC055463 PD

Loan No: 1096000856/Lupardus

64237

I

NOTICE IS HEREBY GIVEN that Standard Trustee Service Company Washington 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 at the time of sale, the real property with the assessor's Property Tax Parcel No. 4145-018-029-0007 R75142, described as:
Lots 28 and 29, Block 18, "Town of McMurray, Skagit County, Washington", as per Plat recorded in Volume 2 of Plats, Page 107, records of Skagit County, Washington. Situate in the County of Skagit, State of Washington.

Said property commonly known as: 22897 Front Street FKA 2289 Front Street, Mount Vernon, WA 98273,

A. TIME AND PLACE OF SALE

TIME AND DATE: 10:00 A.M. 07/06/2001
PLACE: The Kincaid St. Entry to the Skagit County Courthouse, Mt. Vernon, Wa

B. PARTIES IN THE TRUST DEED:

TRUSTOR: Brent J. Lupardus and Mary E. Lupardus, husband and wife

TRUSTEE: Washington Administrative Services, Inc.

BENEFICIARY: Equivantage, Inc., a Delaware Corporation

C. TRUST DEED INFORMATION:

DATED: 03/21/1996
RECORDING DATE: 03/26/1996
RECORDING NO.: #9603260078 BK: 1532 PG:0129
RERECORDED:
RECORDING PLACE: Official Records of the County of Skagit

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

III

The Beneficiary alleges default under 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 06/01/2000 through 04/02/2001, \$11,398.42
- B. Late Charges: \$443.80
- C. Other Arrears \$1,227.41
- TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT = \$13,069.63**
- D. Default(s) other than payment of money:

IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE \$72,215.28

together with interest as provided in the Note or other instrument secured from 05/01/2000 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, together with any subsequent montly payments, late charges, advances, and costs and fees hereafter due, 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 after the FINAL REINSTATEMENT DATE (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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: 06/25/2001

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or their successor in interest at the following addresses:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Borrower and Grantor or their successor in interest were 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 in paragraph I above, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: 02/14/2001
Date of posting real property: 02/15/2001



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, Skagit County Auditor

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 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. For sale information call (925) 603-7342.

DATED: 04/02/2001

STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

Successor Trustee

Address for Service:

2600 Stanwell Dr., Ste 200

c/o Shamrock Legal Support

Concord, Ca 94520 (925)603-1000

720 Third Avenue

Seattle, Wa 98104

By:

Peggy Payne

Peggy Payne

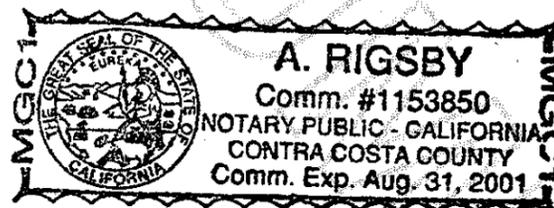
Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF CONTRA COSTA)

SS

On the date below, before me personally appeared Peggy Payne to me known to be the Assistant Secretary of Standard Trustee Service Company Washington, who executed the within and foregoing instrument, for the uses and purposed 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 04/02/2001.

A. Riggsby
Notary Public in and for the State of
CALIFORNIA, Residing at CONCORD
My commission Expires _____



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4/3/2001 Page 3 of 4 1:29:37PM

EXHIBIT A

Brent J. Lupardus
2289 Front Street
Mount Vernon, WA 98273

Mary E. Lupardus
2289 Front Street
Mount Vernon, WA 98273

Occupants of the Premises
2289 Front Street
Mount Vernon, WA 98273

Brent J. Lupardus
2289 Front Street
Mount Vernon, WA 98274

Mary E. Lupardus
2289 Front Street
Mount Vernon, WA 98274



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