

After Recording, Return to:
Ashley Erdahl
Northwest Trustee Services, LLC
PO Box 4143
Bellevue, WA 98009-4143


200104050073
Skagit County Auditor
4/5/2001 Page 1 of 5 11:34:50AM

File No. 7006.20341/Hanson, James D. and Barbara G.

Grantors: Northwest Trustee Services, LLC
Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1996-2, Agreement dated 6/1/96

Grantee: Hanson, James D. and Barbara G.

FIRST AMERICAN TITLE CO.

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

64047-2

I.

On July 6, 2001, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 340313-4-009-0102 R21672, 340313-3-073-0004 R21759, 340313-4-079-0008 R21766, & 340313-4-080-0104 R21769

Abbreviated Legal: Portion Section 13, Township 34, Range 3, more particularly described on page 5 of this document.

Commonly known as: 14557 Riverbend Road, fka 2517 Riverbend Road
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 05/02/96, recorded on 05/09/96, under Auditor's File No. 9605090040, records of Skagit County, Washington, from James D. Hanson and Barbara G. Hanson, husband and wife, as Grantor, to Land Title Co. of Skagit County, as Trustee, to secure an obligation in favor of ContiMortgage Corporation, as Beneficiary, the beneficial interest in which was assigned by ContiMortgage Corporation to Manufacturers & Traders Trust Company, Trustee for Securitization Series 1996-2, Agreement dated 6-10-96, under an Assignment/Successive Assignments recorded under Auditor's File No. 9706300070.

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

III.

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

	Amount due to reinstate by 04/02/01
A. Monthly Payments	\$9,801.60
B. Late Charges	\$490.10
C. Advances	\$0.00
D. Other Arrears	\$0.00
Total Arrearage	<u>\$10,291.70</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$600.00
Attorneys' Fees	\$0.00
Title Report	\$712.11
Process Service	\$100.00
Photocopies	\$20.00
Statutory Mailings	\$120.00
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	<u>\$1,597.11</u>
Total Amount Due:	\$11,888.81

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT	ACTION NECESSARY TO CURE
Nonpayment of Taxes/Assessments	Deliver to Trustee written proof that all taxes and assessments against the property are paid current
Default under any senior lien	Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist
Failure to insure property against hazard	Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on Sale)	Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$204,666.30, together with interest as provided in the note or other instrument secured from 10/08/00, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



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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 07/06/01. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 06/25/01 (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 the close of the Trustee's business on 06/25/01 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 06/25/01 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

James D. Hanson
14557 Riverbend Road
Mount Vernon, WA 98273

Barbara G. Hanson
14557 Riverbend Road
Mount Vernon, WA 98273

James D. Hanson
2517 Riverbend Road
Mount Vernon, WA 98273

Barbara G. Hanson
2517 Riverbend Road
Mount Vernon, WA 98273

by both first class and either certified mail, return receipt requested, or registered mail on 02/05/01, proof of which is in the possession of the Trustee; and on 02/08/01 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.



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Schedule "A-1"

DESCRIPTION:

PARCEL "A":

That portion of Government Lot 4, Section 13, Township 34 North, Range 3 East, W.M., described as follows:

Beginning at the intersection of the East line of said Lot 4 with the North line of the County Road, extending along the dike; thence North along the East line of said Lot 4, a distance of 415 feet; thence Southwesterly in a straight line 150 feet to a point on the North line of the County Road which is 223 feet Westerly of the point of beginning; thence Easterly along the County Road, 223 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

The West 100 feet of Government Lot 6 and of the Southwest $\frac{1}{4}$ of the Northeast $\frac{1}{4}$, of Section 13, Township 34 North, Range 3 East, W.M., lying Northerly of the County Road, EXCEPT that portion described as follows: Beginning at a point 415 feet North of the County Road on the West line of said Southwest $\frac{1}{4}$ of the Northeast $\frac{1}{4}$; thence North to the Section corner; thence East along Section line 100 feet; thence South on a line parallel to the West line to a point 415 feet North of the County Road; thence Westerly to the point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL "C":

That portion of Government Lot 6 of Section 13, Township 34 North, Range 3 East, W.M., described as follows:

Beginning at the intersection of the North line of the County Road with the East line of the West 100 feet of said Government Lot 6; thence Easterly along the North line of said road to a point which is 80 feet East of the East line of said West 100 feet; thence North parallel to said East line, 415 feet; thence Northwesterly to a point on the East line of said West 100 feet which is 415 feet North of the point of beginning; thence South along said East line to the point of beginning.

Situate in the County of Skagit, State of Washington.



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