

When recorded return to:

Kenneth J. Evans
506 Main Street
Mount Vernon, Washington 98273


200104100103
Skagit County Auditor
4/10/2001 Page 1 of 4 2:48:08PM

Notice of Trustee's Sale

Grantors: Kenneth J. Evans, Successor Trustee

Grantees: Richard S. Knudsen and Kerry L. Larson, Grantors under the Deed of Trust

Legal Description:

Lot 29 and that portion of Lot 28 lying Westerly of a straight line running from the Northwest corner of said Lot 28 to a point on the South line of said Lot 28 that is 18 feet East of the Southwest corner thereof, all in "COLLEGE HEIGHTS ADDITION, MOUNT VERNON, WASHINGTON", as per plat recorded in Volume 7 of Plats, page 101 and 102, records of Skagit County, Washington.

Assessor's Tax ID No.: 3719-000-029-0009/R52521

Reference Nos of Documents

Assigned or Released:

NOTICE OF TRUSTEE'S SALE

PURSUANT TO RCW 61.24, ET SEQ.

TO: Richard S. Knudsen debtor
1601 Forest Drive
Mount Vernon, WA 98273

Kerry L. Larson
1601 Forest Drive
Mount Vernon, WA 98273

1. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on August 24, 2001, at the hour of 10:00 a.m. on the first floor of the Skagit County Courthouse, 205 Kincaid St., Mount Vernon, Skagit County, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington, to wit:

Lot 29 and that portion of Lot 28 lying Westerly of a straight line running from the Northwest corner of said Lot 28 to a point on the South line of said Lot 28 that is 18 feet East of the Southwest corner thereof, all in "COLLEGE HEIGHTS ADDITION, MOUNT VERNON, WASHINGTON", as per plat recorded in Volume 7 of Plats, page 101 and 102, records of Skagit County, Washington.

commonly known as: 1601 Forest Street, Mount Vernon, WA 98273, which is subject to that certain Deed of Trust dated May 11, 2000, recorded under Auditor's File No. 200005120066, records of Skagit County, Washington, from Richard S. Knudsen, a single man and Kerry L. Larson, a single woman, as Grantors, to First American Title Company, as Trustee, to secure an obligation in favor of Robert L. Larson, as Beneficiary.

2. 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.

3. The defaults for which this foreclosure is made are as follows:

- a. Failure to make partial down payment in the amount of \$10,000
- b. Failure to pay when due the following amounts which are now in arrears:

Monthly payment: 2 monthly payments of \$851.59 each from the months of June and September for a total delinquency of \$1,703.18.

Late Charges: n/a

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$11,703.18

4. The principal sum owing on the obligation secured by the Deed of Trust is \$137,213.15, together with interest as provided in the note or other instrument secured from May 11, 2000 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

5. The above described real property will be sold to satisfy the expense of sale and 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 August 24, 2001. The defaults referred to in Paragraph 3 must be cured by August 13, 2001 [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 August 13, 2001 [11 days before the sale date], the defaults as set forth in paragraph 3 are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after August 13, 2001 [11 days before the sale date], and before the sale by the Borrower or 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.



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6. **A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor or the Grantor's successor in interest at the following address:**

**Richard S. Knudsen
1601 Forest Drive
Mount Vernon, WA 98273**

**Kerry L. Larson
1601 Forest Drive
Mount Vernon, WA 98273**

by both first class and certified mail on March 5, 2001, proof of which is in the possession of the Trustee; and the Borrower and the Grantor or the Grantor's successor in interest was personally served on March 5, 2001, 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 1 above, and the Trustee has possession of proof of such service or posting.

7. **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.**
8. **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.**
9. **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 a waiver of any proper grounds for invalidating the Trustee's sale.**

NOTICE TO OCCUPANTS OR TENANTS

10. **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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.**
11. **The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property and the position on title of the Deed of Trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The**



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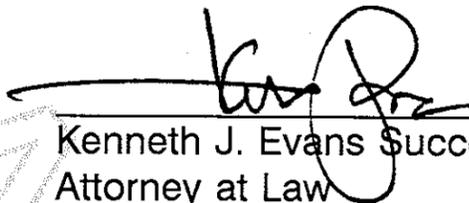
, Skagit County Auditor

Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues or other information about the real property being foreclosed must obtain all such information independently.

FAIR DEBT COLLECTION PRACTICE ACT NOTICE

Any information obtained from the debtor will be used for the purpose of collecting the debt.

DATED: April 4, 2001



Kenneth J. Evans Successor Trustee
Attorney at Law
506 Main Street
Mount Vernon, WA 98273

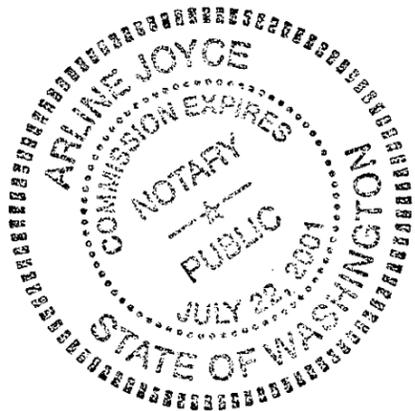
State of Washington)
)ss.
County of Skagit)

I certify that I know or have satisfactory evidence that Kenneth J. Evans 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 in the instrument.

Date: APRIL 4 - 2001



(Print Name) Arline Joyce
Notary Public
My appointment expires 7-22-01



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