RETURN ADDRESS:

Gary Krohn Northgate Executive Center II 9725 Third Avenue N.E., Suite 600

Seattle, Washington 98115-2061

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Document Title:

Notice of Trustee's Sale

Reference Number: 200112030207

Grantor(s):

CLS Financial Services, Inc.

Puget Sound Real Estate Group, Inc. Puget Sound Investment Group, Inc.

Gerald C. Vanhook

Grantee(s):

Morris Enterprises Family Limited Partnership

Legal Description:

Lots 9-12, Replat of Big Lake Waterfront Trs.; a ptn of Lot

121, Replat of Big Lake Waterfront Trs.

Assessor's Property Tax Parcel/Account Number(s):

Parcel	APN	Property ID
	4222-000-011-0001	
Ptn. Lot 9	4222-000-009-000	P78696
Ptn. Lot 10	4222-000-010-000	P78995
Ptn. Lot 11	4222-000-011-000	P78996
Ptn. Lot 12	4222-000-012-000	P62142
Ptn. Lot 121	3863-000-121-0103	

NOTICE OF TRUSTEE'S SALE

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NOTICE IS HEREBY GIVEN that Gary Krohn, the undersigned successor Trustee, will on Friday, March 6, 2009, at the hour of 10:00 o'clock, a.m., at the front entrance of the Skagit County Superior Courthouse, 205 West Kincaid, Mount Vernon, Washington 98273 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:

[See attached Schedule 'A-1']

which is subject to that certain Deed of Trust dated August 28, 2001, recorded December 3, 2001, under Auditor's/Recorder's No. 200112030207, records of Skagit County, Washington, from CLS Financial Services, Inc., Puget Sound Real Estate Group, Inc., Puget Sound Investment Group, Inc., and Gerald C. Vanhook, as Grantor, to Puget Sound Real Estate Services Group, Inc., as Trustee, to secure an obligation in favor of Morris Enterprises Family Limited Partnership, 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 is/are as follows: (a) failure to pay the following past due amounts, which are in arrears: Principal payment of \$218,750.00 and interest at 21% per annum from October 1, 2003 through November 11, 2008 totaling \$235,099.32, for a total amount due of \$453,849.32. Default other than failure to make monthly payments: Failure to pay real estate taxes due.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$218,750.00, together with interest as provided in the note or other instrument secured from August 28, 2001 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V.

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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 6, 2009. The default(s) referred to in paragraph III must be cured prior to the sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time prior to the sale, the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time before the sale by the Borrower, Grantor or the 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. The debt secured by the Deed of Trust is now fully due and owing, so there is no right to reinstate the obligation.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

CLS Financial Services, Inc. 4720 - 200th Street SW Suite 200 Lynnwood, WA 98046

by both first class and certified mail on September 15, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 19, 2008, 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 a waiver of any proper grounds for invalidating the Trustee's sale.

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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.

Dated November 20, 2008.

Gary Krokh, Successor Trustee 9725 Third Avenue N.E., Suite 600

Seattle, Washington 98115-2061

Phone: (206) 525-1925 Primary fax: (206) 374-2136 Email: GaryKrohn@aol.com

STATE OF WASHINGTON)) SS COUNTY OF KING

On November 20, 2008, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Gary Krohn, who executed the foregoing instrument and acknowledged the said instrument to be his free and voluntary act for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above

written.

Stacie E. Hearst

NGTARY PUBLIC in and for the state of Washington

Residing at: Edmonds, Washington

My commission expires:

August 15, 2009

Office use only:

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Exhibit A

Lot 11, "REPLAT OF FIRST ADDITION, BIG LAKE WATERFRONT TRACTS, LOTS 122 to 127", ACCORDING TO THE PLAT THEREOF RECORDED IN Volume 11 of Plats, page 3, records of Skagit County, Washington;

EXCEPT a strip of land 60 feet wide the centerline of which is an existing road on or near the Southeast corner of said Lat 7, and extending from the County Road to the North line of the Northeast 1/4 of the Southwest 1/4 of Section 7, Township 33 North, Range 5 East, W.M.

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Exhibit B

That portion of Lot 121, "FIRST ADDITION BIG LAKE WATERFRONT TRACTS", according to the plat thereof recorded in Volume 4 of Plats, page 15, records of Skagit County, Washington, lying West of the County Road as conveyed by a deed recorded April 20, 1956 under Auditor's File No. 534812, records of Skagit County, Washington.



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Exhibit C

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That portion of Lots 9 and 10, "REPLAT OF FIRST ADDITION, BIG LAKE WATERFRONT TRACTS Lots 122 to 127", according to the plat thereof recorded in Volume 11 of Plats, page 3, records of Skagit County, Washington, described as follows:

Beginning at the Northwest corner of Lot 10; thence Easterly along the North line of said Lot 10, a distance of 155 feet which is the true point of beginning; thence South 39 degrees 00'00" East, a distance of 212 feet; thence Easterly and parallel with the South line of said Lot 9, a distance of 225 feet, more or less, to the Easterly boundary of said Lot 9; thence Northwesterly along the Easterly boundaries of Lots 9 and 10 to the North boundary of Lot 10; thence Westerly along the North boundary of Lot 10 to the true point of beginning.

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That portion of Lots 9 and 10, "REPLAT OF FIRST ADDITION, BIG LAKE WATERFRONT TRACTS, LOTS 122 TO 127", according to the plat thereof in Volume 11 of Plats, page 3, records of Skagit County, Washington, described as follows:

Beginning at the Northwest corner of Lot 10 which is the true point of beginning; thence Easterly along the North line of said Lot 10, a distance of 155 feet; thence South 39 degrees 00'00" East, a distance of 212 feet; thence Easterly and parallel with the South line of said Lot 9, a distance of 225 feet, more or less, to the Easterly boundary of said Lot 9; thence Southeasterly along the Easterly boundary of said Lot 9 to the South boundary of Lot 9; thence Westerly along the South boundary of Lot 9 to the West boundary of Lot 9; thence Northerly along the West boundary of Lots 9 and 10 to the true point of beginning.



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