

WHEN RECORDED RETURN TO:

William P. McArdel III
1826 - 114th Avenue NE, Suite 101
Bellevue, WA 98004

[SPACE ABOVE PROVIDED FOR RECORDER'S USE]

Document Title: Notice of Trustee's Sale
Grantor: William P. McArdel III, Trustee
Grantees: Harry C. Holt and Lauri A. Holt, Husband and
Wife
Legal Description: Lot 1 of Laird Short Plat Recorded in Book 2
of Short Plats, Page 104, Skamania County
Deed Records.
Reference No.: 151849
Tax Parcel No.: 02-06-32-0-0-0402-00

NOTICE OF TRUSTEE'S SALE

Pursuant to RCW 61.24.040(1)(f), Revised Effective June 11, 1998

TO: Harry C. Holt Lauri A. Holt
912 Archer Mountain Road 912 Archer Mountain Road
Skamania, WA 98648 Skamania, WA 98648

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on Friday, the 4th day of March, 2005, at the hour of 10:00 o'clock, a.m., at the main entrance to Skamania County Courthouse, 240 Vancouver Avenue, in the City of Stevenson, 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 Skamania, State of Washington, to-wit:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 6 EAST, OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 1 OF LAIRD SHORT PLAT RECORDED INBOOK 2 OF SHORT PLATS, PAGE 104, SKAMANIA COUNTY DEED RECORDS.

(commonly known as 912 Archer Mountain Road, Skamania, WA 98648) which is subject to that certain Deed of trust dated January 26, 2004, recorded in volume/reel N/A of mortgages, page/frame N/A under Auditor's Recorder's No. 151849, records of Skamania County, Washington, from HARRY C. HOLT and LAURI A. HOLT, Husband and Wife, as Grantors, to SKAMANIA COUNTY TITLE COMPANY, as

Trustee, to secure an obligation in favor of AMERICAN GENERAL FINANCIAL SERVICES, INC., formerly AMERICAN GENERAL FINANCE, INC., 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:

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

Monthly payments which came due from June 19, 2004 on Line of Credit	2,944.15
Late Charges	114.62

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$ 3,058.77

Failure to pay 2004 General Taxes in the amount of \$360.56, 2004 Fire Patrol Taxes in the amount of \$14.90, and 2004 Mosquito Taxes in the amount of \$20.13, plus accrued penalties and interest.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$83,174.69, together with interest as provided in the note or other instrument secured from the 13th day of September, 2004, 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 the 4th day of March, 2005. The default(s) referred to in paragraph III must be cured by the 21st day of February, 2005, (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 the 21st day of February, 2005, (11 days before the sale date), 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 after the 21st day of February, 2005, (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, 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:

Name: Harry C. Holt
912 Archer Mountain Road
Skamania, WA 98648

Lauri A. Holt
912 Archer Mountain Road
Skamania, WA 98648

by both first class and certified mail on the 22nd day of September, 2004, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 27th day of September, 2004, 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

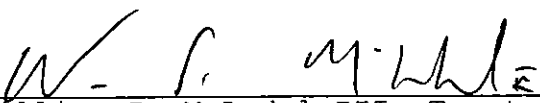
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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.

DATED: December 1, 2004.


William P. McArdel III, Trustee

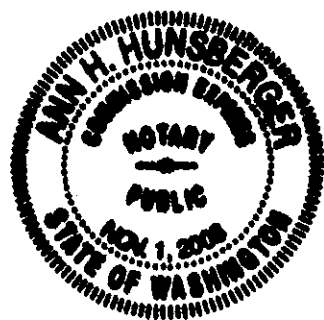
Address: 1826 - 114th Avenue NE
Suite 101
Bellevue, WA 98004
Telephone: (425) 454-1828

DOC # 2004155479
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STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that WILLIAM P. McARDEL III, 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.

DATED December 1, 2004



Ann H. Hunsberger

Ann H. Hunsberger

Notary Public in and for the State of Washington, residing at Bellevue

My Commission Expires: 11/1/04

Unofficial Copy