



200601060100  
Skagit County Auditor

1/6/2006 Page 1 of 4 11:29AM

When recorded, mail to:

**ASSET FORECLOSURE SERVICES, INC.**  
22837 Ventura Blvd., Suite 350  
Woodland Hills, CA 91364

CHICAGO TITLE IC37491

Trustee's Sale No: WA-USB-051475

Loan No. 9900123438

**NOTICE OF TRUSTEE'S SALE**

*Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.*

I

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, **FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, TRUSTEE** will on **April 7, 2006**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

LOT 9, OF "PLAT OF SAHLBOM ANNEX", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGE 179 AND 180

Tax Parcel No: 4631-000-009-008 P106882, commonly known as 1015 CRYSTAL CT , BURLINGTON, WA.

The Property is subject to that certain Deed of Trust dated 8/6/2002, recorded 8/12/2002 , under Auditor's/Recorder's No. 200208120176, records of SKAGIT County, Washington, from EMILO IBARRA AND SILVIA IBARRA, HUSBAND AND WIFE AND FELIX IBARRA, A SINGLE PERSON, as Grantor, to FIRST AMERICAN TITLE OF SKAGIT, as Trustee, in favor of WELLS FARGO HOME MORTGAGE, INC., as Beneficiary, the beneficial interest in which is presently held by US BANK, NA AS SUCCESSOR BY MERGER WITH THE LEADER MORTGAGE COMPANY.

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/are made are as follows:

**FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 5/1/2005, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.**

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

	Amount due as of January 6, 2006
Delinquent Payments from May 01, 2005 9 payments at \$ 1,145.39 each (05-01-05 through 01-06-06)	\$ 10,308.51
Late Charges:	\$ 597.64
Beneficiary Advances:	\$ 0.00
Suspense Credit:	\$ 0.00
<b>TOTAL:</b>	<b>\$ 10,906.15</b>

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$132,371.75, together with interest as provided in the note or other instrument secured, 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 expenses 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 April 7, 2006. The default(s) referred to in paragraph III must be cured by March 27, 2006 (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 March 27, 2006, (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 at any time after March 27, 2006, (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:

EMILO IBARRA, 1015 CRYSTAL CT, BURLINGTON, WA, 98233  
FELIX IBARRA, 1015 CRYSTAL CT, BURLINGTON, WA, 98233  
SILVIA IBARRA, 1015 CRYSTAL CT, BURLINGTON, WA, 98233

by both first class and certified mail on 12/05/2005, proof of which is in the possession of the Trustee; and on 12/6/2005, the Borrower and Grantor 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, and the Trustee has possession of proof of such service or posting.



VII

The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

DATED: January 5, 2006.

Fidelity National Title Insurance Company of Washington  
By: Asset Foreclosure Services, Inc., as agent for the Trustee  
3500 188<sup>th</sup> Street, SW #300 Lynwood, WA 98037  
Phone: 818-591-9237  
Sale Information Line: 714-259-7850

By *Norie Vugare*



200601060100

Skagit County Auditor

1/6/2006 Page

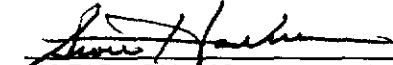
3 of

4 11:29AM

STATE OF CALIFORNIA                    )  
  ) ss.  
COUNTY OF LOS ANGELES            )

On January 5, 2006, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Norie Vergara, to me known to be the Trustee Sale Officer of ASSET FORECLOSURE SERVICES, INC., as Agent the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

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

  
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NOTARY PUBLIC in and for the State of  
California, residing at: WOODLAND HILLS, CA  
My commission expires: 2-18-2006



200601060100  
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1/6/2006 Page 4 of 4 11:29AM