



200601200089

Skagit County Auditor

1/20/2006 Page

1 of

4 11:10AM

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Meridian Trust Deed Service  
4675 MacArthur Court Suite 1520  
Newport Beach, CA 92660  
949-477-5830

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 92170800538097/TORRES  
CHICAGO TITLE ICG37613

TS #: 09750WA

**NOTICE OF TRUSTEE'S SALE**  
**PURSUANT TO THE REVISED CODE OF WASHINGTON**  
**CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **FIDELITY NATIONAL TITLE INSURANCE COMPANY OF WASHINGTON, INC** under the terms of the Deed of Trust described below and at the direction of the Beneficiary, will on the 04-21-2006, at 10:00 AM at **INSIDE THE MAIN LOBBY OF THE SKAGIT COUNTY COURTHOUSE, 205 WEST KINCAID STREET MOUNT VERNON WA**, will sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's property tax parcel no. 3779-002-020-0005 situated in the County of **SKAGIT**, State of Washington, to-wit:

THE SOUTH 2/3RDS OF LOT 18, AND ALL OF LOTS 19 AND 20, BLOCK 2, BROWNRIG'S SECOND ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 42, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as:  
**1304 41ST STREET**  
**ANACORTES, WA 98221**

which is subject to that certain Deed of Trust dated 10-16-2001, recorded 10-17-2001, under Auditor's File No. 200110170086, records of SKAGIT County, Washington, from **STEVEN E. TORRES AND DIANE K. TORRES, HUSBAND AND WIFE**, as Grantor(s), to **HOUSEHOLD BANK, F.S.B.**, as Trustee, to secure an obligation in favor of **BENEFICIAL MORTGAGE CORPORATION**, as Beneficiary.

II. 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 Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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

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**A. PAYMENT INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
08-22-2005	01-18-2006	5	12.690	\$1,876.04	\$9,380.20

Total Late Charges:	\$0.00
Advances, Taxes, Impounds, or Other Arrears	\$0.00

**SUBTOTAL:** \$9,380.20

**B. DEFAULT(S) OTHER THAN PAYMENT OF MONEY: DELINQUENT TAXES FOR THE YEAR 2003, 2004, 2005.**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$171,384.01, together with interest as provided in the Note or other instrument secured from 07-22-2005, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 04-21-2006. The defaults referred to in Paragraph III must be cured by 04-10-2006, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 04-10-2006, (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated and discontinued any time after the 04-10-2006, (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest or by the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor-in-interest at the following address(es):

**SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF**

by both first class and certified mail on 12-14-2005, proof of which is in the possession of the Trustee and/or its agent; and the Grantor or the Grantor's successor-in-interest was 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 herein, on 12-15-2005, and the Trustee and/or its agent has possession of proof of such service or posting.

VII. After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040(1)(b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

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.



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Skagit County Auditor

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IX. Anyone having any objections to this 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 AND 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 (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 proceedings under the unlawful detainer act, Chapter 59.12 RCW.

XI. For further information, please contact:

BENEFICIAL MORTGAGE CORPORATION  
ATTN: FORECLOSURE DEPT  
961 WEIGEL DRIVE  
ELMHURST, IL 60126  
800-958-2418

SALE LINE: (714)480-5690

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

DATED: January 18, 2006

FIDELITY NATIONAL TITLE INSURANCE COMPANY OF WASHINGTON, INC, as Trustee

3500 188TH ST

LYNNWOOD, WA 98037

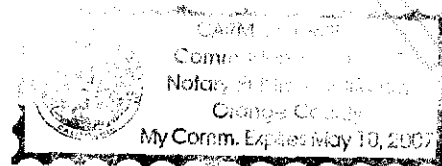
  
By: GERRI SHEPPARD, AUTHORIZED SIGNER

State of CALIFORNIA ) ss.  
County of ORANGE )

On January 18, 2006, before me, the undersigned Notary Public in and for said County and State, personally appeared GERRI SHEPPARD \_ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Carmela Driodale



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## EXHIBIT "B"

DIANE TORRES  
1304 41ST STREET  
ANACORTES, WA 98221

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1304 41ST ST  
ANACORTES, WA 98221

DIANE K. TORRES  
1304 41ST STREET  
ANACORTES, WA 98221

DIANE TORRES  
1304 41ST ST  
ANACORTES, WA 98221

STEVEN TORRES  
1304 41ST STREET  
ANACORTES, WA 98221

STEVEN TORRES  
1304 41ST ST  
ANACORTES, WA 98221

STEVEN E. TORRES  
1304 41ST STREET  
ANACORTES, WA 98221

STEVEN E. TORRES  
1304 41ST ST  
ANACORTES, WA 98221

OCCUPANTS OF THE PREMISES  
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4 of

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