

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY  
1820 E. FIRST ST., SUITE 210  
P.O. BOX 11988  
SANTA ANA, CA 92711-1988



200602010078

Skagit County Auditor

2/1/2006 Page

1 of

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CHICAGO TITLE CO.

10636027

Space above this line for recorder's use

### NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington  
Chapter 61.24, et seq.

T.S. No: F335163 WA Unit Code: F Loan No: 1000267084/MCDONALD  
Min No: 100241010002670848  
AP #1: 360335-3-006-0408

#### I

NOTICE IS HEREBY GIVEN THAT the undersigned trustee, T.D. Escrow Services Inc., dba T.D. Service Company, 1820 E. First St., Suite 210, P.O. Box 11988, Santa Ana, CA 92705, will on MAY 5, 2006 at the hour of 10:00 A.M. at INSIDE THE MAIN LOBBY OF THE SKAGIT COUNTY COURTHOUSE, 205 WEST KINCAID STREET MOUNT VERNON, State of WASHINGTON, sell at public auction to the highest and best bidder, payable at the time of the sale, the following described real property, situated in the County of SKAGIT, State of WASHINGTON, to Wit:

LOT 10 BLK 1 BROWNS ADD TO BOW, SEE ATTACHED EXHIBIT FOR COMPLETE LEGAL DESCRIPTION

The street or other common designation if any, of the real property described above is purported to be: 5929 BOW STREET, BOW, WA 98232

The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

which is subject to that certain Deed of Trust dated October 22, 2004, recorded November 9, 2004, under Auditor's File No. 200411090004 in Book --- Page ---, records of SKAGIT County, WASHINGTON, from GINGER R. MCDONALD as Grantor, to LAND TITLE COMPANY OF SKAGIT CO as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER, RESMAE MORTGAGE CORPORATION 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:

13 PYMTS FROM 02/01/05 TO 02/01/06 @ 1,113.34	\$14,473.42
12 L/C FROM 02/16/05 TO 01/16/06 @ 45.84	\$550.08
PROPERTY INSPECTION	\$133.00
RETURN CHECK	\$50.00
MISCELLANEOUS FEES	\$105.00
Sub-total of amounts in arrears:	\$15,311.50

As to the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust, you must cure each such default. Listed below are the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

IV

The sum owing on the obligation secured by the Deed of Trust is principal \$130,307.62 together with interest as provided in the note or other instrument secured from 01/01/05, 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 the 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 05/05/06. The default(s) referred to in paragraph III must be cured by 04/24/06, (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 04/24/06, (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 04/24/06, (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.



200602010078

Skagit County Auditor

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

GINGER R. MCDONALD AKA GINGER R. COGGINS  
5929 BOW ST.  
BOW, WA 98232

SPOUSE OF GINGER R. MCDONALD  
AKA GINGER R. COGGINS  
5929 BOW ST.  
BOW, WA 98232

OCCUPANT  
5929 BOW ST.  
BOW, WA 98232

RAYMOND D. MCDONALD  
5929 BOW ST.  
BOW, WA 98232

by both first class and certified mail on July 26, 2005, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on July 26, 2005, 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 and 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.



200602010078

Skagit County Auditor

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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


Notice and other personal service may be served on the Trustee at:

T.D. ESCROW SERVICES INC.,  
DBA T.D. SERVICE COMPANY  
520 E. Denny Way  
Seattle, WA 98122-2100  
(800) 843-0260

DATED: January 26, 2006

T.D. ESCROW SERVICES INC., DBA T.D. SERVICE COMPANY, SUCCESSOR TRUSTEE

By

  
SUSAN EARNEST, ASSISTANT SECRETARY  
1820 E. First St., Suite 210  
P.O. Box 11988  
Santa Ana, CA 92705  
(800) 843-0260

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

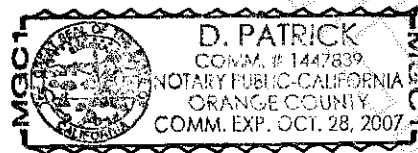
If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at [www.ascentex.com/websales/](http://www.ascentex.com/websales/)

STATE OF CALIFORNIA )  
COUNTY OF ORANGE )SS

On 01/26/06 before me, D. PATRICK, a Notary Public, personally appeared SUSAN EARNEST, ASSISTANT SECRETARY 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

 (Seal)



200602010078

Skagit County Auditor

## EXHIBIT 'A'

### PARCEL A:

Lot 10, Block 1, BROWNS ADDITION TO BOW, according to the plat thereof recorded in Volume 3 of Plats, page 83, records of Skagit County, Washington;

TOGETHER WITH that portion of River Drive adjacent, which upon vacation reverted to said premises by operation of law.

Situated in Skagit County, Washington

### PARCEL B:

That portion of Lots 11 through 13, Block 1, BROWNS ADDITION TO BOW, according to the plat thereof recorded in Volume 3 of Plats, page 83, records of Skagit County, Washington, lying Northerly of the County road right-of-way known as Bow Hill Road.

Situated in Skagit County, Washington

### PARCEL C:

A tract of land in the Southwest Quarter of the Southwest Quarter of Section 35, Township 36 North, Range 3 East of the Willamette Meridian, being more particularly described as follows:

Beginning at the Southwest corner of Section 35, Township 36 North, Range 3 East of the Willamette Meridian;

thence North 00°13'26" West a distance of 209.11 feet to a point on the centerline of the Bow Hill Road;

thence North 24°28'40" East along said centerline a distance of 921 feet to the P.C. of a 18° curve to the right;

thence Northeasterly along said curve a distance of 309.38 feet to the P.T. of said curve;

thence North 80°10'00" East a distance of 102.41 feet;

thence North 09°50'00" West a distance of 30.00 feet to the North right-of-way line of the Bow Hill Road, said point being the point of beginning of this description;

thence North 78°30'30" West a distance of 112.00 feet to a point on the East line of vacated River Drive as shown on the plat of Browns Addition to Bow, according to the plat thereof recorded in Volume 3 of Plats, page 83, records of Skagit County, Washington;

thence South 04°24' West, along the East line of vacated River Drive, 42.19 feet to the intersection with the North right-of-way line of the Bow Hill Road;

thence Northeasterly along the North right-of-way line of the Bow Hill Road 114.59 feet to the point of beginning.

Situated in Skagit County, Washington.

- END OF EXHIBIT 'A' -



200602010078

Skagit County Auditor

2/1/2006 Page

5 of

5 11:25AM