WHEN RECORDED MAIL TO:



Skagit County Auditor

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Cal-Western Reconveyance Corporation of Washington P.O. Box 22004 525 East Main Street El Cajon, CA. 92022-9004

"LSI TITLE: FNDS DIVISION"

Space Above This Line For Recorder's Use

Loan No. XXXXXX6309

CHICAGO TITLE ICG37999

T.S. No. 1081345-06

Parcel No. 40190000130006/P6973

## NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on June 23, 2006, at the hour of 10:00am, AT THE COUNTY COURTHOUSE, 205 W. KINCAID STREET

in the city of MOUNT VERNON, 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(ies) of SKAGIT, State of Washington to-wit:

LOT 13, SPARRS REPLAT IN TRACTS 13 & 15, BULINGTON ACREAGE PROPERTY MORE \*LOAN MOD COMPLETELY DESCRIBED IN ATTACHED EXHIBIT B. RECORDED 11/22/1999 AS INSTRUMENT #199911220046

Commonly known as: 11276 GALBREATH ROAD FKA 619 GALBREATH ROAD **BURLINGTON WA 98233** 

which is subject to that certain Deed of Trust dated April 22, 1997, recorded April 25, 1997, under Auditor's File No. 9704250015\*, Book 1654, Page 0521, records of SKAGIT County, Washington, as Grantor, from MICHAEL E. H. DEMPSEY, A SINGLE PERSON to LAND TITLE COMPANY as Trustee, to secure an obligation in favor of LYNNWOOD MORTGAGE CORPORATION as Beneficiary, the beneficial interest in which was assigned by N/A

to EMC MORTGAGE CORPORATION

## NOTICE OF TRUSTEE'S SALE

Loan No: XXXXXX6309 T.S. No: 1081345-06

Π.

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 as follows:

Failure to pay when due the following amounts which are now in arrears: \$10,771.50; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$122,486.87, together with interest as provided in the note or other instrument secured from September 01, 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 the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied regarding title, possession or encumbrances on June 23, 2006. The default(s) referred to in paragraph III, must be cured by June 12, 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 June 12, 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 any time after June 12, 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:

See Exhibit "A" attached

by both first class and certified mail on February 15, 2006 proof of which is in the possession of the Trustee; and on February 15, 2006 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.

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## NOTICE OF TRUSTEE'S SALE

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VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 objections 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 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 tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: March 09, 2006

Cal-Western Reconveyance Corporation of Washington
P.O. Box 22004
525 East Main Street
El Cajon, CA. 92022-9004
(800) 546-1531

Signature/By

vonne J. Wheeler, A.V.P.

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## NOTICE OF TRUSTEE'S SALE

Loan No: XXXXXX6309 T.S. No: 1081345-06

STATE OF CALIFORNIA COUNTY OF SAN DIEGO

On MAR 0 9 2006 before me,

N. Yost
a Notary Public in and for said state, personally appeared
Yvonne J. Wheeler, A.V.P.

personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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

N. YOST
COMM. # 1493525
NOTARY PUBLIC-CALIFORNIA 5
SAN DIEGO COUNTY
My Comm. Exp. June 1, 2008

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# NOTICE OF TRUSTEE'S SALE EXHIBIT "A"

Loan No.

XXXXXX6309

T.S. No.

1081345-06

Name & Address:

MICHAEL E. DEMPSEY 619 GALBREATH ROAD BURLINGTON WA 98233

MICHAEL DEMPSEY 11276 GALBREATH ROAD BURLINGTON WA 98233

MICHAEL E. DEMPSEY 619 GALBREATH ROAD BURLINGTON WA 98233

MICHAEL DEMPSEY 11276 GALBREATH ROAD BURLINGTON WA 98233



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TS 1081345-06 LN XXXX6309

### EXHIBIT "B"

Lot 13, "SPARR'S REPLAT IN TRACTS 13 AND 15, BURLINGTON ACREAGE PROPERTY", as per plat recorded in Volume 8 of Plats, page 15, records of Skagit County, Washington;

EXCEPT the following described tract:

Beginning at the Northeast corner of said Lot 13; thence South 63 degrees 15'45" West along the Northerly line of said Lot 13, to a point that is 30 feet West of and measured at right angles to the East line of said Lot 13; thence South parallel to and 30 feet West of the East line of said Lot 13, to the Northerly line of Galbreath Road as shown on said Plat of Sparr's Replat; thence Easterly along the Northerly line of Galbreath Road to the East line of said Lot 13; thence North 0 degrees 46' West along the East line of Lot 13, 103,36 feet to the point of beginning.

