



200703260133

Skagit County Auditor

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**AFTER RECORDING RETURN TO:**

Bishop, White & Marshall, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 98101  
206/622-7527  
Ref: Osburn, Walter D., 1484.070338.1

**Reference Number(s) of Documents assigned or released:** 200503040087

**Grantor:** Bishop, White & Marshall, P.S.

**Grantee:** Walter D. Osburn

**Abbreviated Legal Description as Follows:** Lots 9-11, Blk. 4, Reserve Add.

**Assessor's Property Tax Parcel/Account Number(s):** 4136-004-011-0008/P74722

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

**CHICAGO TITLE CO.  
1C641754**

**NOTICE OF TRUSTEE'S SALE**

I

**NOTICE IS HEREBY GIVEN** that the undersigned Bishop, White & Marshall, P.S. will on June 29, 2007 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

Lots 9, 10 and 11, Block 4, Plat of Reserve Addition to the Town of Montborne, according to the plat thereof, recorded in Volume 2 of Plats, page 59, records of Skagit County, Washington;  
Together with the Southeasterly Half of Hancock Street abutting thereon. Situated in Skagit County, Washington.  
Together with that certain 48 X 28 foot Silvercrest manufactured home bearing VIN No. 17710421A and more fully described in that certain Title Elimination document filed with the Auditor of Skagit County, Washington on September 21, 1998 under Recording/Auditor's No. 9809210009 BK 1871 PG 0507.

which is subject to that certain Deed of Trust dated March 2, 2005, recorded March 4, 2005, under Auditor's File No. 200503040087 records of Skagit County, Washington, from Walter D. Osburn, as Grantor, to Chicago Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for Taylor, Bean & Whitaker Mortgage Corp. and its successors and assigns as beneficiary. The beneficial interest is now held by Mortgage Electronic Registration Systems, Inc. as nominee for Wells Fargo Bank, N.A. and its successors and assigns. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

- i) Failure to pay the following amounts, now in arrears:

**Delinquent Monthly Payments Due from 9/1/2005 through 3/1/2007:**

**19 payment(s) at \$1244.77**

**Total:** 23,650.63  
**Late Charges:**

**2 late charge(s) at \$41.07**  
for each monthly payment not made within 15 days of its due date

**Total Late Charges** 82.14  
**Other Lender Fees** 15.00  
**TOTAL DEFAULT** \$23,747.77

- ii)

**Default**

**Description of Action Required to Cure and Documentation Necessary to Show Cure**

Claim of Sewage Lien for sewer charges, plus penalties and interest

Proof of Payoff

Evidence/Proof must be provided that the delinquency has been brought current.

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IV

The sum owing on the obligation secured by the Deed of Trust is: \$172,838.99, together with interest from August 1, 2005 as provided in the note or other instrument, 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 29, 2007. The payments, late charges, or other defaults must be cured by June 18, 2007 (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 18, 2007 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after June 18, 2007 (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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on February 23, 2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 23, 2007, 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 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

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**'Mailing List'**

Walter D. Osburn  
18464 State Route 9  
Mount Vernon, WA 98274

Jane Doe Osburn  
Spouse of Walter D. Osburn  
18464 State Route 9  
Mount Vernon, WA 98274



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