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RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Town and Country 505 City Parkway West Suite 200 Orange, CA 92868 888-485-9191 714-259-7850

SPACE ABOVE THIS LINE FOR RECORDER'S USE

ABBREVIATED LEGAL DESCRIPTION: LOT 39, SKYLINE NO. 10

Loan No: 0096171111 APN: 3826-000-039-0001

TS No: T07-25399-WA

CHICAGO TITLE COMPANY

ICG41835

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee CHICAGO TITLE COMPANY OF WASHINGTON, LSI DIVISION will on 07-20-2007, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WASHINGTON sell at public auction to the highest and best 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 the County of SKAGIT, State of Washington, to-wit:

LOT 39, "SKYLINE NO. 10", ACCORDING TO THE PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 117 THROUGH 120, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 4203 CLYDE WAY ANACORTES, WA 98221

which is subject to that certain Deed of Trust dated 05-03-2006, recorded 05-05-2006, under Auditor's File No. 200605050109, in Book, Page records of SKAGIT County, Washington, from MICHAEL C. KLUGE, AND JANET A. KLUGE, HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN, as Trustee, to secure an obligation in favor of ARGENT MORTGAGE COMPANY, LLC.,, 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/Mortgage.
- 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:

PAYMENT INFORMATION

FROM THRU	NO.PMT	AMOUNT	<u>TOTAL</u>
11/01/2006 04/05/2007	6	\$2,083.31	\$12,499.86

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	NO. LATE CHARGES	<u>TOTAL</u>
11/01/2006	04/05/2007	5	\$500.00

PROMISSORY NOTE INFORMATION

Note Dated:		05-03-2006
Note Amount:	and the second s	\$261,250.00
Interest Paid To:		10-01-2006
Next Due Date:		11-01-2006

- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$260,660.65, together with interest as provided in the Note from the 11-01-2006, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 07-20-2007. The defaults referred to in Paragraph III must be cured by 07-09-2007, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 07-09-2007 (11 days before the sale) the default as set forth in Paragraph III is 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 the 07-09-2007 (11 days before the sale date) and before the sale, by the Borrower or Grantor or 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.
- VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME
MICHAEL C. KLUGE, AND JANET A. KLUGE,
HUSBAND AND WIFE
ADDRESS
4203 CLYDE WAY
ANACORTES, WA 98221

MICHAEL C. KLUGE, AND JANET A. KLUGE, HUSBAND AND WIFE 4203 CLYDE WAY ANACORTES, WA 98221

by both first class and certified mail on 03-06-2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 below will provide in writing to anyone



requesting it, a statement of all costs and fees due at any time prior to the sale.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the VIII. Grantor of all their interest in the above described property.

- Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity IΧ 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.
- NOTICE TO OCCUPANTS OR TENANTS -- The purchaser at the Trustee's Sale is entitled to Χ. 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.

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

FOR SALES INFORMATION, PLEASE CONTACT AGENCY SALES AND POSTING AT WWW.FNASAP.COM OR 714-259-7850

DATED: April 05, 2007

CHICAGO TITLE COMPANY OF WASHINGTON, LSI DIVISION,

C/O Town and Country 3500 188TH ST. SW #300 LYNWOOD, WA 98037 PHONE (888) 485-9191

REINSTATEMENT LINE 800-430-5262 EXT 34101

YESSICA RODRIGUEZ

State of CA) iss. County of QRANGE)

On April 05, 2007 before me, Julian Moreno Notary Public, personally appeared YESSICA RODRIGUEZ, 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

Julian Moreno Notary Public

(Seal)

Commission # 1595825 Notary Public - California Orange County

My Comm. Expires Jul 18, 2009

JULIAN MORENO

Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

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