



200711130093

Skagit County Auditor

11/13/2007 Page 1 of 4 9:33AM

After Recording, Return to:  
Vonnie McElligott  
Northwest Trustee Services, INC.  
P.O. Box 997  
Bellevue, WA 98009-0997

File No. 7023.14081/Ruiz-Garcia, Fermin and Ruiz, Yolanda  
Grantors: Northwest Trustee Services, Inc.  
HSBC Bank USA, National Association, as Trustee for WFHET 2007-02  
Grantee: Ruiz-Garcia, Fermin and Ruiz, Yolanda

**Notice of Trustee's Sale**  
Pursuant to the Revised Code of Washington 61.24, et seq.

I. GUARDIAN NORTHWEST TITLE CO.

On February 15, 2008, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

**ACCOMMODATION RECORDING ONLY**

Tax Parcel ID No.: 340419-0-237-0018 (P26587) & 340419-0-255-0007 (P26604)

Abbreviated Legal: Section 19, Township 34, Range 4; Ptn. Gov. Lot 9

Those portions of Government Lot 9, Section 19, Township 34 North, Range 4 East, W.M., described as follows:  
1. Beginning at a point 1,825 feet North and 30 feet West of the quarter post between Sections 19 and 20; thence West 118.32 feet; thence North 48.9 feet; thence East 118.32 feet; thence South 48.9 feet to the point of beginning.  
2. Beginning at a point 1,873.9 feet North and 232.32 feet West of the quarter corner between Sections 19 and 20; thence South 48.9 feet; thence East 70 feet; thence North 48.9 feet; thence West 70 feet to the point of beginning.

Commonly known as: 607 North 4th Street  
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 01/24/07, recorded on 01/31/07, under Auditor's File No. 200701310078, records of Skagit County, Washington, from Fermin Ruiz-Garcia and Yolanda Ruiz, husband and wife, as Grantor, to Northwest Trustee Services, LLC, as Trustee, to secure an obligation in favor of Wells Fargo Bank, N.A., as Beneficiary, the beneficial interest in which was assigned by Wells Fargo Bank, N.A. to HSBC Bank USA, National Association, as Trustee for WFHET 2007-02, under an Assignment/Successive Assignments recorded under Auditor's File No. 200710260091.

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 or Borrower's default on the obligation secured by the Deed of Trust.

III.

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

	Amount due to reinstate by 11/10/07
Monthly Payments	\$5,962.50
Late Charges	\$238.52
Lender's Fees & Costs	\$46.25
Total Arrearage	\$6,247.27
Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$759.24
Statutory Mailings	\$90.00
Recording Costs	\$104.00
Postings	\$115.00
Sale Costs	\$0.00
Total Costs	<u>\$1,743.24</u>
 Total Amount Due:	 \$7,990.51

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the *action/documentation* necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT	ACTION NECESSARY TO CURE
Nonpayment of Taxes/Assessments	Deliver to Trustee written proof that all taxes and assessments against the property are paid current
Default under any senior lien	Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist
Failure to insure property against hazard	Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on Sale)	Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$180,000.00, together with interest as provided in the note or other instrument secured from 06/01/07, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



200711130093  
Skagit County Auditor

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 February 15, 2008. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 02/04/08 (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 the close of the Trustee's business on 02/04/08 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 02/04/08 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Fermin Ruiz-Garcia  
607 North 4th Street  
Mount Vernon, WA 98273

Yolanda Ruiz  
607 North 4th Street  
Mount Vernon, WA 98273

by both first class and either certified mail, return receipt requested, or registered mail on 10/09/07, proof of which is in the possession of the Trustee; and on 10/10/07 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and 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.



200711130093  
Skagit County Auditor

