

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON, P.S.

Attn: Allison B. Theodore

500 Galland Building

1221 Second Avenue

Seattle, WA 98101



200711160091

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MIN #100047200002524949

Loan #252494

Trustee #40014.198

GUARDIAN NORTHWEST TITLE CO.

93043

ACCOMMODATION RECORDING ONLY

NOTICE OF TRUSTEE'S SALE

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

Grantor(s):	Hillis Clark Martin & Peterson, P.S., Successor Trustee
Grantee(s):	Russell F. Treadway and Cheryl J. Treadway
Legal Description (abbreviated):	Ptn. Lot 11, Block 136, "FIRST ADDITION TO BURLINGTON, SKAGIT CO., WASH.", Volume 3, Page 11 (aka Lot 2, Short Plat No. BU-2-97)
Assessor's Tax Parcel Identification No(s):	4077-136-011-0108 (P72310)
Reference No. of Related Documents:	200310010111

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **February 22, 2008**, at the hour of **11:00 a.m.**, on the front steps of the Old Skagit County Courthouse, 205 West Kincaid, City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following-described real property, situated in the County of Skagit, State of Washington, to-wit:

Lot 2 of "BURLINGTON SHORT PLAT NO. 2-97", approved November 19, 1997, recorded November 20, 1997, in Volume 13 of Short Plats, Pages 58 and 59, as Auditor's File No. 9711200078, records of

Skagit County Washington, and being a portion of Lot 11, Block 136, "FIRST ADDITION TO BURLINGTON, SKAGIT CO., WASH.", as per plat recorded in Volume 3 of Plats, Page 11, records of Skagit County, Washington;

the postal address of which is commonly known as 1220 Short Street, Burlington, Washington 98233; which property is subject to that certain Deed of Trust dated September 18, 2003, and recorded on October 1, 2003, under Auditor's File No. 200310010111, records of Skagit County, Washington, from Russell F. Treadway and Cheryl J. Treadway, husband and wife, as Grantor, to First American Title Insurance Company, a California corporation, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as Beneficiary, solely as nominee of HomeStreet Bank, a Washington state chartered savings bank. The beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. ("MERS") to HomeStreet Bank, by Assignment of Deed of Trust recorded on October 5, 2007, under Auditor's File No. 200710050046, records of Skagit County, Washington.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on January 11, 2006, under Auditor's No. 200601110056, records of Skagit County, Washington.

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 defaults for which this foreclosure is made are as follows:

Failure to pay when due the following amounts that are now in arrears:

4 Monthly Payments of \$977.51, due on March 1, 2007, through June 1, 2007:	\$3,910.04
4 Late Charges of \$39.10 each, due on each monthly payment not paid within 15 days of its due date, for monthly payments due on March 1, 2007, through June 1, 2007:	\$156.40
5 Monthly Payments of \$1,032.08, due on July 1, 2007, through November 1, 2007:	\$5,160.40

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4 Late Charges of \$41.28 each,
due on each monthly payment not
paid within 15 days of its due
date, for monthly payments due on
July 1, 2007, through October 1, 2007: \$165.12

Advances by Lender:

Non-Sufficient Funds Charge: \$45.00

Unapplied Funds to be Credited
towards the Account: (\$94.85)

TOTAL MONTHLY PAYMENTS,
LATE CHARGES, AND OTHER
AMOUNTS IN ARREARS: **\$9,342.11**

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$116,982.19, together with interest as provided in the Note or other instrument secured from February 1, 2007, 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 February 22, 2008. The defaults referred to in paragraph III must be cured by February 11, 2008 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before February 11, 2008 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after February 11, 2008 (11 days before the sale) 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:

Russell F. Treadway
1220 Short St.
Burlington, WA 98233

Cheryl J. Treadway
1220 Short St.
Burlington, WA 98233

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by both first class and certified mail on October 11, 2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 11, 2007, with said written Notice of Default or the written notice of default 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. To the best of the Trustee's knowledge and belief, grantors are not active members of the United States military forces.

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.

X.

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 occupant 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.

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