



200711160092

Skagit County Auditor

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1:41PM

FILED FOR RECORD AT REQUEST OF:
FIRST AMERICAN TITLE INSURANCE
COMPANY

c/o ForeclosureLink, Inc.
5006 Sunrise Blvd, Ste 200
Fair Oaks, CA 95628

Loan #: 0145340162

Title #: 3383800

TS #: fc16741-5

GUARDIAN NW TITLE

92155

NOTICE OF TRUSTEE'S SALE

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

I.

NOTICE IS HEREBY GIVEN that FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee will on 02/22/2008 at the hour of 10:00AM AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MT. VERNON, WA, 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 of Skagit, State of Washington, to-wit:

LOT 9, EXCEPT THE WEST 15 FEET THEREOF, AND ALL OF LOT 10, BLOCK 14, "PLAT OF TOWN OF SEDRO", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF SEDRO-WOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Tax ID No. 4149-014-010-0003

Commonly known as: 437 JAMESON ST, SEDRO WOLLEY, WA 98284

which is subject to that certain Deed of Trust Recorded on 10/02/2006 AS AUDITOR NO. 200610020156, records of Skagit County, Washington, from FILMORE J. PEARSON AND LYDIA A. PEARSON, as Grantor(s), to WASHINGTON ADMINISTRATIVE SERVICES, INC., as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. SOLELY AS NOMINEE FOR SUNTRUST MORTGAGE, INC., as Beneficiary, the beneficial interest of which was assigned to SUNTRUST MORTGAGE, INC., under an Assignment recorded under Auditor's File No. 200710170082.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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:

Monthly Payment: 10 monthly payments of \$2,051.10 each; (February 1, 2007 through November 1, 2007): \$20,511.00

Late Charges: Late Charges for each monthly payment not made within 15 days of its due date: \$974.76

Account Deficit: \$201.40

TOTAL MONTHLY PAYMENTS, LATE CHARGES AND ACCOUNT DEFICIT:
\$21,687.16

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$283,559.15, together with interest as provided in the note or other instrument secured from 01/01/07, 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 default(s) referred to in paragraph III must be cured by February 11, 2008 (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 February 11, 2008 (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 February 11, 2008 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest 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 Grantor or the Grantor's successor in interest at the following address(es):

437 Jameson St., Sedro Wolley, WA 98284
437 Jameson Ave., Sedro Wolley, WA 98284

by both first class and certified mail on October 16, 2007, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on October 16, 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 below 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.

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 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.



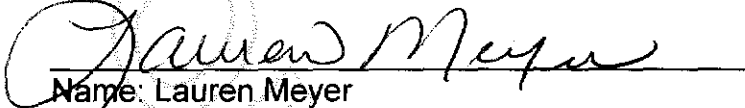
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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Dated: 11/15/07

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee

By: ForeclosureLink, Inc., as Agent



Name: Lauren Meyer

Title: Senior Trustee Sale Officer

FIRST AMERICAN TITLE INSURANCE COMPANY

c/o ForeclosureLink, Inc.

5006 Sunrise Blvd., Ste 200

Fair Oaks, CA 95628

(916) 962-3453

STATE OF CALIFORNIA)

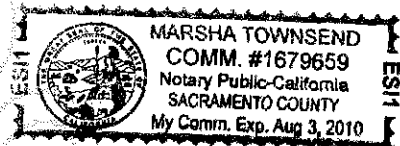
) ss.

COUNTY OF SACRAMENTO)

On 11/15/07, before me, Marsha Townsend, personally appeared Lauren Meyer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature 



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