

11/30/2007 Page

1 of

4 11:33AM

AND WHEN RECORDED MAIL TO:

Executive Trustee Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120

(818) 260-1600

zymaide

Loan No. 0359492932 APN: 340416-3-014-0006 P25256

GUARDIAN NORTHWEST TITLE CO."

TS No: WA-120541-ACCOMMODATION RECORDING ONLY

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

I. NOTICE IS HEREBY GIVEN that First American Title Insurance Company, the undersigned Trustee will on 2/29/2008, 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:

SEE LEGAL DESCRIPTION ATTACHED HETOTO AS EXHIBIT "A" Section 16, Township 34, Range 4 Ptn sw sw.

Commonly known as: 2201 EAST FIR STREET MOUNT VERNON, WASHINGTON 98273

which is subject to that certain Deed of Trust dated 2/6/2007, recorded 2/20/2007, under Auditor's File No. 200702200149, in Book, Page records of Skagit County, Washington, from SANDRA V. DYKSTRA A WIDOW, as Grantor(s), to ECOM TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR LENDER, QUICK LOAN FUNDING, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR LENDER, QUICK LOAN FUNDING to MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.

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.

Loan No: 0359492932

T.S. No.: WA-120541-C

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 TOTAL 8/1/2007 4 \$1,068.39 \$4,273.56

### LATE CHARGE INFORMATION

FROM THRU NO. LATE CHARGES TOTAL 8/1/2007 4 \$213.64

# PROMISSORY NOTE INFORMATION

Note Dated: 2/6/2007
Note Amount: \$110,000.00
Interest Paid To: 7/1/2007
Next Due Date: 8/1/2007

- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$109,849.34, together with interest as provided in the Note from the 8/1/2007, 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 2/29/2008. The defaults referred to in Paragraph III must be cured by 2/18/2008, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 2/18/2008 (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 2/18/2008 (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 SANDRA V. DYKSTRA A WIDOW ADDRESS 2201 EAST FIR STREET MOUNT VERNON, WASHINGTON 98273

SANDRA DYKSTRA

2201 EAST FIR STREET
MOUNT VERNON WA 98273-2741

by both first class and certified mail on 10/26/2007, 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.

2 0 0 7 1 1 3 0 0 0 8 0 Skagit County Auditor 11/30/2007 Page 2 of 14

4 11:33AM

Loan No: 0359492932

T.S. No.: WA-120541-C

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 this 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

DATED: 11/28/2007

FIRST AMERICAN TITLE INSURANCE COMPANY

2101 Fourth Ave., Suite 800

Seattle, WA 98121

Sale Line: 714-259-7850

Anna Liza P. Guingao, Assistant Secretary

State of California () ss County on os Angeles)

On 11/28/2007, before me, Dee C. Ortega, a Notary Public in and for said County and State, personally appeared Anna Liza P. Guingao 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: \_\_\_\_

Dee C. Ortega

DEE C. ORTEGA
Commission # 1672751
Notary Public - California
Los Angeles County
My Comm. Expires Jun 5, 2010



## TS# WA-120541-C LOAN# 0359492932

THE WEST 232 FEET OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 16, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., EXCEPT THE NORTH 210 FEET THEREOF, AND EXCEPT THE EAST 80 FEET THEREOF, AND ALSO EXCEPT THE WEST 30 FEET THEREOF FOR LA VENTURE ROAD, AND ALSO EXCEPT THE SOUTH 30 FEET THEREOF CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED RECORDED UNDER AUDITOR'S FILE NO. 542585 AND ALSO EXCEPT MINERAL RIGHTS AS RESERVED BY STATE OF WASHINGTON IN DEED RECORDED UNDER AUDITOR'S FILE NO. 82667 IN VOLUME 83 OF DEEDS, PAGE 432.

EXCEPTING THEREFROM THAT PORTION DESCRIBED AS FOLLOWS:

THE WEST 6 FEET OF THE FOLLOWING DESCRIBED PARCEL "A" LYING ADJACENT TO AND PARALLEL WITH THE EAST RIGHT-OF-WAY LINE OF LA VENTURA ROAD, TOGETHER WITH THAT PORTION DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 30 FEET NORTH OF THE SOUTHWEST CORNER OF SECTION 16, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., THENCE SOUTH 88 DEGREES 20' 46" EAST, A DISTANCE OF 36 FEET, TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 20' 46" WEST, A DISTANCE OF 25.87 FEET; THENCE SOUTH 0 DEGREES 25' 42" WEST, A DISTANCE OF 20 FEET, TO THE TRUE POINT OF BEGINNING.

200711300080 Skagit County Auditor

11/30/2007 Page

4 of

4 11:33AM