



200801280141
Skagit County Auditor

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When recorded return to:

LandAmerica Default Services
Post Office Box 5899
6 Executive Circle
Suite 100
Irvine, CA 92616

127911-P

LAND TITLE OF SKAGIT COUNTY

Space above this line for recorders use only

TS # 006-16585

Order # 30097873

Loan # 0030018704

P109333

Notice of Trustee's Sale

I.

NOTICE IS HEREBY GIVEN that **LAWYERS TITLE INSURANCE CORPORATION**, the undersigned Trustee will on **5/2/2008**, at **10:00 AM** at the main entrance to the Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA 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, to-wit:

LOT 29, "MADDOX CREEK P.U.D. PHASE 1," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 121 THROUGH 130, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON

Commonly known as: **1614 LINDSAY LOOP, MOUNT VERNON, WA 98273**
APN: P109333

which is subject to that certain Deed of Trust dated 2/22/2005, recorded 2/28/2005, under Auditor's File No. 200502280010, records of Skagit County, Washington, from LUCINDA F BERRINGTON AND JAMES T BERRINGTON, WIFE AND HUSBAND, as Grantor(s), to KAREN L. GIBBON, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-2.

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 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:

Total payments from 6/1/2007 through 1/25/2008	\$20,209.12
Total advances	\$0.00
TOTAL DUE THE BENEFICIARY	\$20,209.12

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$265,010.93, together with interest as provided in the Note from 5/1/2007, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 5/2/2008. The default(s) referred to in paragraph III must be cured by 4/21/2008 (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 4/21/2008, (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 4/21/2008 (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 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:

LUCINDA F BERRINGTON AND JAMES T BERRINGTON, WIFE AND HUSBAND.
1614 LINDSAY LOOP
MOUNT VERNO, WA 98273

JAMES BERRINGTON
1614 LINDSAY LOOP
MOUNT VERNO, WA 98273



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LUCINDA F BERRINGTON
1614 LINDSAY LOOP
MOUNT VERNO, WA 98273

by both first class and certified mail on 12/12/2007 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.

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
(If applicable under RCS 61.24.040(9))

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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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SIGNATURE PAGE FOR NOTICE OF SALE

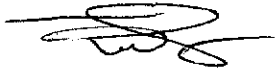
Trustee Sale No. 006-16585

Title No.

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

Dated: 1/25/08

Lawyers Title Insurance Corporation



Tina Suihkonen, Assistant Secretary

Lawyers Title Insurance Corporation
C/o LANDAMERICA DEFAULT SERVICES COMPANY
P.O. Box 25088
Santa Ana, CA 92799-5088
Phone: (949) 885-4500 Priority Sale Line: (714) 573-1965 or www.priorityposting.com or ASAP
(916) 387-7757

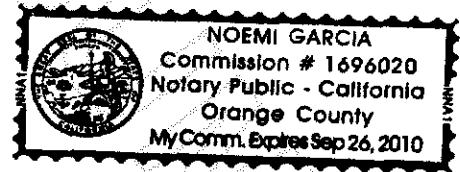
STATE OF California

COUNTY OF Orange

On 1/25/08 before me the undersigned, Noemi Garcia a Notary Public in and for said county, personally appeared Tina Suihkonen, Assistant Secretary 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.


Notary Public in and for said County and State



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