

RECORDING REQUESTED BY



200802190135
Skagit County Auditor

2/19/2008 Page 1 of 6 11:13AM

AND WHEN RECORDED MAIL TO:

Golden West Savings Association Service Co.
Post Office Box 34957
San Antonio, Texas 78265-4957

CHICAGO TITLE CO.

1CG43122

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 0044345346

TS #: 2007-44345346

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 5/23/2008, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WASHINGTON, will 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:

See exhibit "A" attached hereto and made a part hereof
PTM. front lot @ in NE SE 18-34-4
Commonly known as:

63 WILLOW LN
MOUNT VERNON, WA 98273-2447

which is subject to that certain Deed of Trust dated 10/12/2006, recorded 10/18/2006, under Auditor's File No. 200610180065, records of SKAGIT County, Washington, from ALISSA F. BROWN, AN UNMARRIED WOMAN, as Grantor(s), to FIRST AMERICAN TITLE COMPANY, A CALIFORNIA CORPORATION, as Trustee, to secure an obligation in favor of WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK, as Beneficiary.

II. No action is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by said Deed of Trust/Mortgage.

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:

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>LATE CHARGE</u>
4/1/2007	4/30/2007	1	7.617	\$32.44
5/1/2007	5/31/2007	1	7.666	\$32.44
6/1/2007	6/30/2007	1	7.701	\$32.44
7/1/2007		7	7.724	\$227.08

PROMISSORY NOTE INFORMATION

Note Dated: 10/12/2006
Note Amount: \$188,000.00
Late Charge Amount: \$324.40
Note Maturity Date: 11/1/2036
Interest Paid To: 3/1/2007
Next Due Date: 4/1/2007

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>RATE</u>	<u>INTEREST</u>	<u>AMOUNT</u>	<u>TOTAL</u>
4/1/2007	4/30/2007	1	7.617	\$2,413.08	\$892.46	\$892.46
5/1/2007	5/31/2007	1	7.666	\$1,214.30	\$892.46	\$892.46
6/1/2007	6/30/2007	1	7.701	\$1,219.85	\$892.46	\$892.46
7/1/2007		7	7.724	\$8,074.98	\$892.46	\$6,247.22

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$190,081.07, together with interest as provided in the Note from the 3/1/2007, 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 said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 5/23/2008. The defaults referred to in Paragraph III must be cured by 5/12/2008, (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 5/12/2008 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after the 5/12/2008 (11 days before the sale date) and before the sale, by the Grantor or his successor-in-interest 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 Grantor or the Grantor's successor-in-interest at the following address(es):

See Attached Mail List attached hereto and made a part hereof

by both first class and certified mail on 7/19/2007, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor-in-interest was personally served on , 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 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.

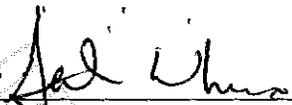
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: January 18, 2008

Golden West Savings Association Service Co. as agent for
Fidelity National Title Company of Washington
3500 188th Street SW, Suite 110
Lynnwood, WA 98037
1-800-840-8547



200802190135
Skagit County Auditor

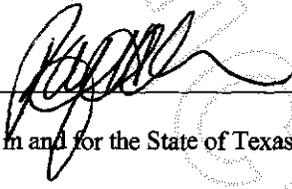


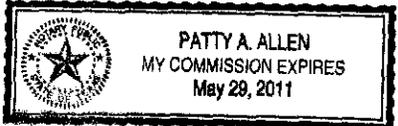
SETH WHITE, ASSISTANT SECRETARY

State of Texas) ss.
County of BEXAR)

On 1/18/2008, before me, PATTY A. ALLEN, a Notary Public in and for said County and State, personally appeared SETH WHITE, 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.

Signature:  _____
Notary Public in and for the State of Texas, residing at BEXAR, Texas




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EXHIBIT 'A'

That portion of Government Lot 8 and the Northeast Quarter of the Southeast Quarter of Section 18, Township 34 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point in an old established fence line South 89°29'30" West 794 feet from the Northeast corner of Government Lot 8;

Thence West along said fence line 90 feet;

Thence South 145 feet to the North line of road known as Willow Lane;

Thence East along said road 90 feet;

Thence North to the point of beginning.

Situated in Skagit County, Washington

- END OF EXHIBIT 'A' -



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Skagit County Auditor

AFFIDAVIT OF MAILING

Date: July 19, 2007
T S No: 2007-44345346
Loan No: 0044345346

STATE OF Texas }
COUNTY OF Bexar }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years, is employed in Bexar County at FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, and is not a party to the within action and that on July 19, 2007, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below

I declare under penalty of perjury that the foregoing is true and correct.

X 
Affiant ROSA YNCLAN

ALISSA F BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273-2447
P71006309264046162513

ALISSA F. BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273-2447
First Class

ALISSA F BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273
P71006309264046162520

ALISSA F. BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273
First Class

ALISSA BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273-2447
P71006309264046162537

ALISSA BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273-2447
First Class



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I declare under penalty of perjury that the foregoing is true and correct

X 
Affiant **ROSA YNCLAN**

ALISSA BROWN
63 WILLOW LN
MOUNT VERNON, WA 98273 /
P71006309264046162544

ALISSA BROWN /
63 WILLOW LN
MOUNT VERNON, WA 98273
First Class



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