



200805270189

Skagit County Auditor

5/27/2008 Page 1 of 5 12:17PM

AFTER RECORDING RETURN TO:
Bishop, White & Marshall, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101
(206) 622-7527
Ref: Swanson, John R., 463.0805051

Reference Number(s) of Documents assigned or released: 200705100151

Grantor: Bishop, White & Marshall, P.S.

GUARDIAN NORTHWEST TITLE CO.

94721

ACCOMMODATION RECORDING ONLY

Grantee: John R. Swanson, An Unmarried Man, who acquired title as John Swanson

Abbreviated Legal Description as Follows: Lots 19 & 20, Block 28, Plat of the Town of Sedro

Assessor's Property Tax Parcel/Account Number(s): 4149-028-020-0001/P75607

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

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White & Marshall, P.S. will on August 29, 2008 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest 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 Skagit County, State of Washington, to-wit;

Lots 19 and 20, Block 28, Plat of the Town of Sedro, according to the Plat thereof recorded in Volume 1 of Plats, page 17, records of Skagit County, Washington.
Situated in Skagit County, Washington.

which is subject to that certain Deed of Trust dated April 27, 2007, recorded May 10, 2007, under Auditor's File No. 200705100151 records of Skagit County, Washington, from John R. Swanson, An Unmarried Man, who acquired title as John Swanson, as Grantor, to Chicago Title, as Trustee,

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to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for First Horizon Home Loan Corporation and its successors and assigns as beneficiary. Said Deed of Trust was assigned on May 16, 2008 to First Horizon Home Loans, a division of First Tennessee Bank National Association under Auditor's File No. 200805160137. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

- i) Failure to pay the following amounts, now in arrears:

Delinquent Monthly Payments Due from 2/1/2008 through 5/1/2008:

4 payment(s) at \$1668.92

Total: 6,675.68
Late Charges:

4 late charge(s) at \$72.36
for each monthly payment not made within 15 days of its due date

Total Late Charges 289.44
TOTAL DEFAULT \$6,965.12

IV

The sum owing on the obligation secured by the Deed of Trust is: \$224,373.62, together with interest from January 1, 2008 as provided in the note or other instrument, 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 August 29, 2008. The payments, late charges, or other defaults must be cured by August 18, 2008 (11 days before the sale

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date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before August 18, 2008 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are 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 August 18, 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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on April 24, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 24, 2008, 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 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 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an

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'Mailing List'

John R. Swanson, aka John Swanson
602 Alexander Street
Sedro Woolley, WA 98284

Jane Doe Swanson
Spouse of John R. Swanson
602 Alexander Street
Sedro Woolley, WA 98284

John R. Swanson, aka John Swanson
826 Metcalf Street #56
Sedro Woolley, WA 98284

Jane Doe Swanson
Spouse of John R. Swanson
826 Metcalf Street #56
Sedro Woolley, WA 98284

John R. Swanson, aka John Swanson
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Jane Doe Swanson
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