



200806110064

Skagit County Auditor

6/11/2008 Page 1 of 5 11:48AM

When recorded return to:

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

LAND TITLE OF SKAGIT COUNTY

129088-7a

POOR ORIGINAL

Space above this line for recorders use only

TS # 039-001532

Order # 30121709

Loan # 0700295314

## Notice of Trustee's Sale

I.

NOTICE IS HEREBY GIVEN that **LAWYERS TITLE INSURANCE CORPORATION**, the undersigned Trustee will on **9/12/2008, at 10:00 AM** at 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:

LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Commonly known as: **14809 GIBRALTER RD, ANACORTES, WA 98221**

APN: 4109-036-016-0008, 340217-0-046-0005, 4109-037-016-0006, 4109-039-016-0002

which is subject to that certain Deed of Trust dated 12/1/2006, recorded 12/6/2006, under Auditor's File No. 200612060112, in Book , Page records of Skagit County, Washington, from **SUSAN J. LUSA AND STEVEN W. LUSA, WIFE AND HUSBAND**, as Grantor(s), to **CHICAGO TITLE**, 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 GreenPoint Mortgage Funding.

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 12/1/2007 through 6/3/2008	\$65,353.68
Total advances	\$0.00
<b>TOTAL DUE THE BENEFICIARY</b>	<b>\$65,353.68</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$1,349,493.52, together with interest as provided in the Note from 11/1/2007, 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 [Sale Date]. The default(s) referred to in paragraph III must be cured by 9/1/2008 (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 [Sale Date Minus 11 Days], (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 9/1/2008 (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:

SUSAN J. LUSA AND STEVEN W. LUSA, WIFE AND HUSBAND  
14809 GIBRALTER RD  
ANACORTES, WA 98221

STEVEN LUSA  
14809 GIBRALTER RD  
ANACORTES, WA 98221  
, SUSAN J LUSA  
14809 GIBRALTER RD  
ANACORTES, WA 98221



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14809 GIBRALTER RD  
ANACORTES, WA 98221  
14809 GIBRALTER RD  
ANACORTES, WA 98221

by both first class and certified mail on 03/20/2008 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. 039-001532

Title No.

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

Dated: 6-10-08

Lawyers Title Insurance Corporation

  
Tina Suihkonen, Assistant Secretary

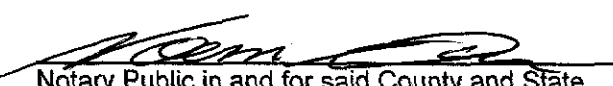
Lawyers Title Insurance Corporation  
C/o LANDAMERICA DEFAULT SERVICES COMPANY  
P.O. Box 25088  
Santa Ana, CA 92799-5088  
Phone: (949) 885-4500 Priority Sale Line: (714) 573-1965 or [www.priorityposting.com](http://www.priorityposting.com) or ASAP  
(916) 387-7757

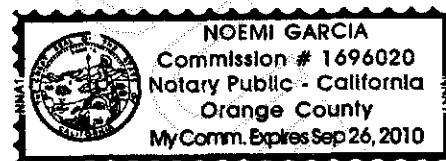
STATE OF California

COUNTY OF Orange

On 6-10-08 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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DESCRIPTION:

Lots 12 to 16, inclusive, Block 36, and Lots 12 to 16, inclusive, Block 37 and that portion of Lots 12 to 16, inclusive, Block 39, lying Southerly of that certain 60 foot strip of land conveyed to Skagit County by deed recorded July 16, 1946, under Auditor's File No. 394003, all in "PLAT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A.", as per plat recorded in Volume 1 of Plats, pages 19 and 20, records of Skagit County, Washington.

TOGETHER WITH those portions of Orcas, Miller and Fidalgo Streets adjoining, which upon vacation, attached to said premises by operation of law.

TOGETHER WITH tidelands of the second class extending to the line of extreme low tide, lying in front of and adjacent to the following described lands:

Beginning at a point on the meander line in Section 17, Township 34 North, Range 2 East, W.M., where same is intersected by the East line of Lot 12, Block 36, "PLAT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A."; thence Southwesterly along said meander line to a point where the same is intersected by the centerline of Orcas Street of said plat.

EXCEPT any portions of Lots 12 to 16, inclusive, Block 36, said plat of Townsite of Gibraltar, lying outside the meander line or the line ordinary high tide, whichever is farther out.

Situate in the County of Skagit, State of Washington.



200806110064  
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6/11/2008 Page

5 of

5 11:48AM