After Recording, Return to: Heather L. Smith Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997 200807110045 Skagit County Auditor

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File No.:

7427.20646

CHICAGO TITLE CO.

**Grantors:** 

Northwest Trustee Services, Inc.

16645910

LaSalle Bank National Association as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan Asset-Backed Certificates, Series

2007-2

Grantee:

Maria Del Rosio Salazar Bernal and Ezequiel Garcia Mondragon, wife and

husband

Tax Parcel ID No.: 3729-027-005-0002 & 340420-0-025-0003

Abbreviated Legal: Ptn. Lot 5, Blk. 27, Highland Add. To Mount Vernon and Ptn. NE SW, Sec. 20,

T34N, R4EWM

## Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

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On October 10, 2008, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Parcel A: That portion of Lot 5, Block 27, Highland Addition to Mount Vernon, according to the Plat thereof recorded in Volume 1 of Plats, Page 10, records of Skagit County, Washington, lying West of a line described as follows: Beginning on the North line of said Lot at the point of intersection with the East line of Block 1 of Sunnyside Addition if extended; thence Southerly to the Southeast corner of said Lot 5. Situated in Skagit County, Washington Parcel B: That portion of the Northwest quarter of the Southwest quarter of Section 20, Township 34 North, Range 4 East of the Willamette Meridian, described as follows: Begin at the Southeast corner of Lot 5, Block 1, Sunnyside Addition to Mount Vernon, according to the Plat thereof recorded in Volume 2 of Plats, Page 27, records of Skagit County, Washington; thence South along the Southerly extension of the East line of said Lot 5 to a point of intersection with the North line of Lot 5 of Block 27, Highland Addition to Mount Vernon, according to the Plat thereof recorded in Volume 1 of Plats, Page 10, records of Skagit County, Washington, thence Westerly along the Northerly line of said Lot 5, Block 27, to its intersection with the South line of Block 1 of said Sunnyside Addition to Mount Vernon; thence Easterly along said South line to the point of beginning. Situated in Skagit County, Washington.

Commonly known as:

105 S 7TH ST

MOUNT VERNON, WA 98274

which is subject to that certain Deed of Trust dated 03/08/07, recorded on 03/13/07, under Auditor's File No. 200703130094, records of Skagit County, Washington, from Maria Del Rosio Salazar Bernal and Ezequiel Garcia Mondragon, wife and husband, as Grantor, to First American Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for First Franklin Financial Group, an Op. Sub. of MLB&T Co. FSB, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to LaSalle Bank National Association as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan Asset-Backed Certificates, Series 2007-2, under an Assignment/Successive Assignments recorded under Auditor's File No. 200807010040.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 07/10/2008
Monthly Payments Late Charges Total Arrearage	\$8,161.15 \$293.24
Trustee's Expenses	
(Itemization) Trustee's Fee	\$675.00
Title Report	\$950.40
Statutory Mailings	\$12.00
Recording Costs	\$29.00
Postings	\$57.50
Total Costs	\$1,723.90
Total Amount Due:	\$10,178.29

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$191,520.88, together with interest as provided in the note or other instrument evidencing the Obligation from 02/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession,



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encumbrances or condition of the Property on October 10, 2008. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 09/29/08 (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 the close of the Trustee's business on 09/29/08 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 09/29/08 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

## **NAME AND ADDRESS**

MARIA DEL ROSIO SALAZAR BERNAL 105S 7TH ST MOUNT VERNON, WA 98274 EZEQUIEL GARCIA MONDRAGON 105S 7TH ST MOUNT VERNON, WA 98274

by both first class and either certified mail, return receipt requested on 06/06/08, proof of which is in the possession of the Trustee; and on 06/06/08 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the 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 - 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

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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.

The trustee's rules of auction may be accessed at <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="www.uSA-Foreclosure.com">www.uSA-Foreclosure.com</a>.

EFFECTIVE: 07/10/2008

Northwest Trustee Services, Inc., Trustee

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Heather L. Smith

(425) 586-1900

STATE OF WASHINGTON

Ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Heather Smith is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

JESSICA K. MAY
STATE OF STATEMENT AND PUBLIC
TO THE TOTAL OF THE PUBLIC OF THE P

NOTARY PUBLIC in and for the State of Washington, residing at WWW CUC

My commission expires

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

1044859889

File No: 7427.20646

Client: Home Loan Services, Inc.

Borrower: SALAZAR BERNAL, MARIA and GARCIA MONDRAGON, EZEQUIEL

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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