

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
El Cajon, CA 92022-9004



200811140102

Skagit County Auditor

11/14/2008 Page 1 of 5 3:22PM

Space Above This Line For Recorder's Use _____

Loan No. XXXXXX9461

T.S. No. 1168896-12

Parcel No. 4052-001-007-0000 *F 70644*

3867410

GUARDIAN NORTHWEST TITLE CO.

95563-2

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on February 13, 2009, at the hour of 10:00am, AT THE COUNTY COURTHOUSE, 205 W. KINCAID STREET in the city of MOUNT VERNON, State of Washington, 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(ies) of SKAGIT, State of Washington to-wit:

LOTS 6 AND 7 BLOCK 1 MILL ADDITION TO BAKER AS PER PLAT RECORDED IN VOLUME 3 OF PLATS PAGE 71 RECORDS OF SKAGIT COUNTY WASHINGTON *& DOT originally recorded* 09/15/2008 AS INST# 200809150077

Commonly known as: 45909 DIVISION ST
CONCRETE WA 98237

which is subject to that certain Deed of Trust dated December 08, 2005, recorded December 29, 2005, under Auditor's File No. 200512290146 *, Book XX, Page XX, records of SKAGIT County, Washington, from KEVIK S RENSINK, AS HIS SEPARATE ESTATE as Grantor, to ROCKY MOUNTAIN NATIONAL as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRAITON SYSTEMS, INC. as Beneficiary, the beneficial interest in which was assigned by N/A

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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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/are made as follows:

Failure to pay when due the following amounts which are now in arrears: \$8,318.44; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$101,000.38, together with interest as provided in the note or other instrument secured from May 01, 2008, 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 February 13, 2009. The default(s) referred to in paragraph III, must be cured by February 02, 2009 (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 February 02, 2009 (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 February 02, 2009 (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:

See Exhibit "A" attached

by both first class and certified mail on September 19, 2008 proof of which is in the possession of the Trustee; and on September 22, 2008 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.



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VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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 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 tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: November 10, 2008

Cal-Western Reconveyance Corporation
of Washington
Park Tower I Office Building
201 NE Park Plaza Dr.
Suite 217
Vancouver, WA, 98684
(800) 546-1531

Signature/By

Susan Smothers
Susan Smothers, A.V.P.



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STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 11/12/08 before me, A. Leyva,
a Notary Public in and for said State, personally appeared Susan Smothers AVP, who 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. I certify under PENALTY OF PERJURY under the
laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal (Seal)

Signature *A. Leyva*



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NOTICE OF TRUSTEE'S SALE EXHIBIT "A"

Loan No: XXXXXX9461

T.S. No: 1168896-12

Name & Address:

KEVIK S RENSINK
45909 DIVISION ST
CONCRETE WA 98237

KEVIK S RENSINK
49947 SAUK STORE RD
CONCRETE WA 98237

KEVIK S., RENSINK
45909 DIVISION ST
CONCRETE WA 98237

WILMINGTON FINANCE A DIVISION OF AIG FE
P.O. BOX 2026
FLINT MI 48501

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
P.O. BOX 2026
FLINT MI 48501

KEVIK S., RENSINK
21 DIVISON AVE
CONCRETE WA 98237

KEVIK S., RENSINK
P.O. BOX 442
CONCRETE WA 98237



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