

RECORDING REQUESTED BY
M&T Bank
1 Fountain Plaza
Buffalo, NY 14203

AND WHEN RECORDED MAIL TO:
Quality Loan Service Corp. of Washington
2141 5th Avenue
San Diego, CA 92101



200812240058
Skagit County Auditor

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Loan No: 0011710332 *32-34-4 SENE TRB Sp 21-71* APN: 34043210230108 (P29489) TS No: WA-08-212162-SH
P29489 GUARDIAN NORTHWEST TITLE CO
95877

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

I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 3/27/2009, at 10:00 AM 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, State of Washington, to-wit:

AS MORE FULLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Commonly known as:
17271 OLYMPIC PL
MOUNT VERNON, WA 98274

which is subject to that certain Deed of Trust dated 7/27/2006, recorded 8/1/2006, under Auditor's File No. 200608010064, in Book xxx, Page xxx records of SKAGIT County, Washington, from KATIE LAWSON, A MARRIED PERSON AS HER SEPARATE ESTATE, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS A NOMINEE FOR M & T MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS A NOMINEE FOR M & T MORTGAGE CORPORATION to M&T Bank.

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/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: **\$14,894.73**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$232,612.68**, together with interest as provided in the Note from the **6/1/2008**, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **3/27/2009**. The defaults referred to in Paragraph III must be cured by **3/16/2009** (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before **3/16/2009** (11 days before the sale) the default as set forth in Paragraph III is 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 the **3/16/2009** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance 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 Borrower and Grantor at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
KATIE LAWSON, A MARRIED PERSON AS HER SEPARATE ESTATE	17271 OLYMPIC PL MOUNT VERNON, WA 98274

by both first class and certified mail on **11/17/2008**, 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 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.



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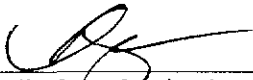
T.S. No.: WA-08-212162-SH

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 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.

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

DATED: 12/19/2008


Quality Loan Service Corp. of Washington, as Trustee
By: Hazel Garcia, Asst. Secretary

For Non-Sale, Payoff and Reinstatement info
Quality Loan Service Corp of Washington
2141 Fifth Avenue
San Diego, CA 92101
(619) 645-7711
Sale Line: 714-573-1965 or Login to:
www.priorityposting.com

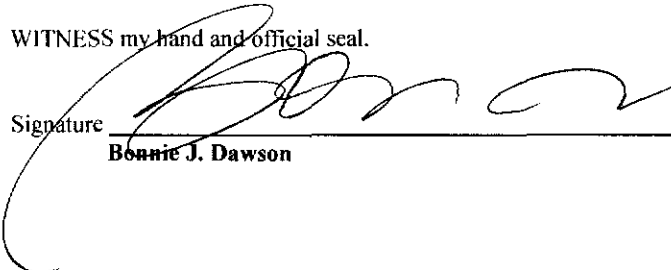
For Service of Process on Trustee:
Quality Loan Service Corp., of Washington
600 Winslow Way East, Suite 234
Bainbridge Island, WA 98110
(866) 645-7711

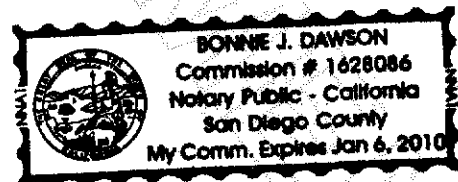
State of California)
County of San Diego)

On 12-19-08 before me, **Bonnie J. Dawson**, a notary public, personally appeared **Hazel Garcia**, 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.

Signature  (Seal)
Bonnie J. Dawson




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EXHIBIT "A"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

That portion of the Southeast 1/4 of the Northeast 1/4 of Section 32, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at the Southwest corner of Lot 31 of "ASSESSOR'S PLAT OF STOCKFLETH'S SKYRIDGE", according to the plat recorded in Volume 9 of Plats, page 42, records of Skagit County, Washington; thence South 89 degrees 04'00" East along the South line of said Lot a distance of 120.00 feet to the Southeast corner of said Lot; thence South 0 degrees 25'30" West along the West right-of-way line of a 40 foot wide County Road, a distance of 21.48 feet; thence along a curve of said right-of-way line to the right, having a radius of 170.99 feet, an arc distance of 108.38 feet; thence North 59 degrees 07'00" West a distance of 137.56 feet; thence North 30 degrees 53'00" East a distance of 62.76 feet to the point of beginning. (Also known as Tract "B" of Short Plat No. 21-71, approved December 27, 1971).



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