

AFTER RECORDING RETURN TO:  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDOUGALL AVENUE, SUITE 202  
EVERETT, WA 98201



200902190099  
Skagit County Auditor

2/19/2009 Page 1 of 3 1:23PM

**NOTICE OF TRUSTEE'S SALE**

**GUARDIAN NORTHWEST TITLE CO.**

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

96300

TO: Milo Sligar  
Jane Doe Sligar

Occupants  
State of Washington  
Terri Sligar

**I.**

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on May 22, 2009, at the hour of 10:00 am, at main entrance of the Skagit County Courthouse, located at 3rd and Kinkaid, 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 of Skagit, State of Washington, to wit:

LOT 2 OF SKAGIT COUNTY SHORT PLAT NO. PL04-0409, AS APPROVED NOVEMBER 30, 2004, AND RECORDED DECEMBER 2, 2004, UNDER AUDITOR'S FILE NO. 200412020124, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF SECTIONS 24 AND 25, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M.

(ALSO KNOWN AS A PORTION OF TRACT 7 OF THE CERTAIN SURVEY ENTITLED "THE UPLANDS", FILED DECEMBER 14 1982, UNDER AUDITOR'S FILE NO. 8212140010, RECORDS OF SKAGIT COUNTY, WASHINGTON IN VOLUME 4 OF SURVEYS, PAGES 56 THROUGH 61.)

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN# P27766 & P121584

(commonly known as 23442 Calvary Way, Mount Vernon, WA 98273), which is subject to that certain Deed of Trust, dated March 21, 2007, recorded March 29, 2007, under Auditor's File No. 200703290147 records of Skagit County, Washington, from Milo Sligar, An Unmarried Person, as Grantors, to Land Title Company, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, the beneficial interest in which has been assigned to LaSalle Bank National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-3, under Skagit County Auditor's File No. 200902060120.

**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 Borrowers or Grantor's default on the obligation secured by the Deed of Trust.

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

**Monthly payments:**

5 monthly payments at \$4,224.04,  
(October 1, 2008 – February 1, 2009): \$21,120.20

**Late Charges:**

2 late charge at \$211.20 for each monthly payment not made  
within 15 days of its due date: \$422.40

Accrued late charges: \$1,900.80

Less suspense or rents received: \$0.00

**TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$23,443.40**

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$722,404.62, together with interest as provided in the note or other instrument secured from September 1, 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on May 22, 2009. The defaults referred to in paragraph III must be cured by May 11, 2009 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before May 11, 2009 (11 days before the sale) 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 May 11, 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 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

Milo Sligar  
Jane Doe Sligar

Both At: 23442 Calvary Way, Mount Vernon, WA 98273

by both first class and certified mail on January 12, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on January 13, 2009, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.



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VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 R.C.W. 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 tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

DATED: February 17, 2009.

KAREN L. GIBBON, P.S., Successor Trustee

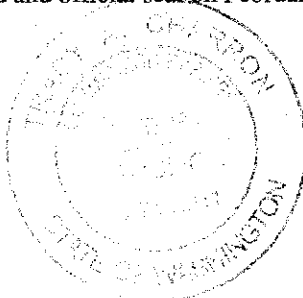
By: 


KAREN L. GIBBON, President  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDougall Avenue, Suite 202  
Everett, WA 98201  
(425) 212-3277

STATE OF WASHINGTON     )  
                                      ) ss.  
COUNTY OF SNOHOMISH    )

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on February 17, 2009.



  
Tracy A. Charron  
Notary Public in and for the  
State of Washington, residing at: Everett  
My commission expires: 3/25/2011



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Skagit County Auditor