

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

CR Title Services Inc.  
C/O CR TITLE SERVICES INC. P.O. BOX  
1500  
RANCHO CUCAMONGA CA 91729-1500  
714-730-2727



200903020130  
Skagit County Auditor

3/2/2009 Page 1 of 3 1:36PM

SPACE ABOVE THIS LINE FOR RECORDER'S USE

ABBREVIATED LEGAL DESCRIPTION: Lot 5, Block 117, "MAP OF THE CITY OF ANACORTES,  
SKAGIT COUNTY, WASHINGTON"

APN: 3772-117-005-0007

TS No: T09-45308-WA

3995327

GUARDIAN NORTHWEST TITLE CO.

**NOTICE OF TRUSTEE'S SALE**

96482

**PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee FIRST AMERICAN TITLE INSURANCE COMPANY will on **06-05-2009**, at **10:00 AM** at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREET, MOUNT VERNON, WASHINGTON** 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:

THE LAND REFERRED TO IN THIS REPORT / POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS; (1111) LOT5, BLOCK 117, "MAP OF THE CITY OF ANACORTES, SKAGIT COUTNY, WASHIGNTON", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGES 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as:  
1410 14TH STREET  
ANACORTES, WA 98221

which is subject to that certain Deed of Trust dated 10-20-2005, recorded 11-03-2005, under Auditor's File No. 200511030039, in Book , Page records of SKAGIT County, Washington, from CLYDE K LAURIDSEN AND SHIRLEY L LAURIDSEN, HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN TITLE, as Trustee, to secure an obligation in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, the beneficial interest in which was assigned by AMERIQUEST MORTGAGE COMPANY, A CORPORATION, under an Assignment recorded under Auditor's file number 200805070097.

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:

**PAYMENT INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
10/01/2008	11/30/2008	2	\$1,516.71	\$3,033.42
12/01/2008	02/23/2009	3	\$1,564.96	\$4,694.88

**LATE CHARGE INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
10/01/2008	11/30/2008	2	\$182.00
12/01/2008	02/23/2009	3	\$281.70

**PROMISSORY NOTE INFORMATION**

Note Dated:  
Note Amount: \$200,805.00  
Interest Paid To: 09-01-2008  
Next Due Date: 12-01-2008

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$194,553.35, together with interest as provided in the Note or other instrument from the 12-01-2008 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. Said sale will be made without warranty, express or implied, regarding title, possession or encumbrances on 06-05-2009. The defaults referred to in Paragraph III must be cured by 05-25-2009, (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 05-25-2009 (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 05-25-2009 (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>
CLYDE K LAURIDSEN AND SHIRLEY L LAURIDSEN, HUSBAND AND WIFE	1410 14TH STREET ANACORTES, WA 98221

CLYDE K LAURIDSEN AND SHIRLEY L LAURIDSEN, HUSBAND AND WIFE	1410 14TH STREET ANACORTES, WA 98221
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by both first class and certified mail on 01-30-2009, 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.



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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.

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 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.

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

FOR SALES INFORMATION, PLEASE CONTACT AGENCY SALES AND POSTING AT WWW.FIDELITYASAP.COM OR 714-730-2727

DATED: February 23, 2009

FIRST AMERICAN TITLE INSURANCE COMPANY AS AGENT FOR THE TRUSTEE  
C/O CR TITLE SERVICES INC.  
818 Stewart Street Suite 800  
Seattle, WA 98101  
PHONE 888-485-9191

  
\_\_\_\_\_  
**STEPHANIE HOY ASST SEC**

Notary Acknowledgement

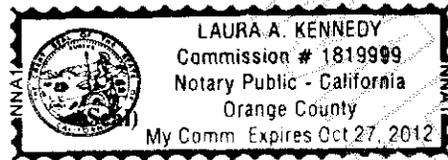
State of California  
County of Orange

On 2/23/09 before me, Laura A. Kennedy, (name and title of the officer), personally appeared STEPHANIE HOY, 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 acknowledgement 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 OR PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.



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