

[RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:]

First American Title Insurance Company  
C/O Trustee Corps  
30 Corporate Park  
Suite 400  
Irvine, CA 92606



200903170060  
Skagit County Auditor

3/17/2009 Page 1 of 3 1:33PM

GUARDIAN NORTHWEST TITLE CO.

Trustee Sale # **WA0731885** Loan # **2316123** Title # **3988803** *96421*

**NOTICE OF TRUSTEE'S SALE**  
**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 **06/19/2009** at **10:00AM** 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:

**LOT 4, "PLAT OF HORIZONS DIVISION NO. 1", AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGE 85, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT THE NORTH 10 FEET.**

APN: **4414-000-004-0040**

Commonly known as: **2201 HORIZON STREET, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated **08/25/2008**, **Recorded on 09/03/2008 as Document No. 200809030076**, records of **Skagit** County, **WASHINGTON**, from **JESSE C. RUIZ**, as Grantor(s), to **FIRST AMERICAN TITLE INSURANCE COMPANY**, as Trustee, to secure an obligation in favor of **TAYLOR, BEAN & WHITAKER MORTGAGE CORP.**, as Beneficiary, the beneficial interest of which was assigned to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP.**, records of **Skagit** County, **WASHINGTON**.

II.  
No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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:

6 monthly payments at: <b>\$2,184.96</b> (10/01/2008 through 03/01/2009)	<b>\$13,109.76</b>
5 monthly late charges at: <b>\$109.25</b> (10/01/2008 through 02/16/2009)	<b>\$546.25</b>
<b>TOTAL MONTHLY PAYMENTS AND LATE CHARGES:</b>	<b>\$13,656.01</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$264,267.00**, together with interest as provided in the Note from **09/01/2008**, 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 **06/19/2009**. The default(s) referred to in Paragraph III must be cured by **06/08/2009** (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 **06/08/2009** (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. 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 **06/08/2009** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance by 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.

**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.**

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor or the Grantor's successor in interest at the following address(es):

**2201 HORIZON STREET  
MOUNT VERNON, WA 98273**

by both first class and certified mail on **01/23/2009** proof of which is in the possession of the Trustee; and said 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.

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.



200903170060

Skagit County Auditor

Dated: **3/16/2009**

**First American Title Insurance Company, as Successor Trustee**

BY: *[Signature]*  
**STEPHANIE HOY, ASST SEC**

**FIRST AMERICAN TITLE INSURANCE COMPANY  
818 STEWART STREET STE 800, SEATTLE, WA 98101  
(949) 252-8300**

**TRUSTEE CORPS  
30 CORPORATE PARK – SUITE 400, IRVINE, CA 92606  
FOR SALE INFORMATION CONTACT: (714) 573-1965, (714) 573-7777, (949) 252-8300  
FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300**

STATE OF **CALIFORNIA**

COUNTY OF **ORANGE**

On **3.16.09** before me, **Megan Tortora**, 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 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]*  
Notary Public in and for said County and State



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



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Skagit County Auditor**