RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE INSURANCE COMPANY 17911 Von Karman Ave, Suite 275 Irvine, CA 92614 200904020128 Skagit County Auditor

4/2/2009 Page

1 of

4 3:38PM

CHICAGO TITLE CO.

16646555

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 1002893559 APN: 350423-1-005-0019

TS No: 08-01299-6

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

I. NOTICE IS HEREBY GIVEN that on July 10, 2009, at 10:00 AM. At the main entrance to the Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA, the undersigned Trustee will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashiers' 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:

SEE ATTACHED LEGAL DESCRIPTION

which is subject to that certain Deed of Trust dated January 20, 2006, recorded on January 27, 2006, as Instrument No. 200601270061 of Official Records in the office of the Recorder of Skagit County, WA from BETTY L. THURMOND, AN UNMARRIED WOMAN as Grantor(s), to CHICAGO TITLE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as Beneficiary.

More commonly known as 810 COOK ROAD, SEDRO WOOLLEY, WA 98284

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/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**

From To

Number of Payments Monthly payment

\$24,147,48

Total

06/01/2008

07/10/2009

14

\$1,724.82

LATE CHARGE INFORMATION

06/01/2008

07/10/2009

14

\$80.56

\$1,127.84

Trustee Fidelite (National Title

## PROMISSORY NOTE INFORMATION

Note Dated: Note Amount: January 20, 2006 \$212,000.00

Interest Paid To:

May 1, 2008

Next Due Date:

June 1, 2008

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of IV. \$207,928.47, together with interest as provided in the Note from the June 1, 2008, and such other costs and fees as are provided by statute.

- 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 July 10,2009. The defaults referred to in Paragraph III must be cured by June 29, 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 June 29,2009 (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 June 29,2009 (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.
- A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and VI. Grantor at the following address(es):

NAME

ADDRESS

BETTY L THURMOND

810 COOK ROAD SEDRO WOOLLEY, WA 98284

810 COOK RD SEDRO WOOLLEY, WA 98284

by both first class and certified mail on September 12, 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.

- 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.
- 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.
- Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity IX. 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.
- NOTICE TO OCCUPANTS OR TENANTS The purchaser at the Trustee's Sale is entitled to X. 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.



4/2/2009 Page

4 3:38PM 2 of

DATED: April 1, 2009

FIDELITY NATIONAL TITLE INSURANCE COMPANY

17911 Von Karman Ave, Suite 275

Irvine, CA 92614

Phone No: 949-622-5

Lisa Bradford, Authorized Signature

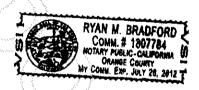
STATE OF CALIFORNIAS COUNTY OF ORANGE:

On April 1, 2009 before me, Ryan M. Bradford, the undersigned, a Notary Public in and for said county, personally appeared Lisa Bradford 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.

Ryan M Bradford



## EXHIBIT "A"

Lot 1, CITY OF SEDRO WOOLLEY SHORT PLAT NO. SW-03-00, as approved July 19, 2000 and recorded July 25, 2000 under Auditor's File No. 200007260102, records of Skagit County, Washington, being a portion of the Southwest Quarter of the Northeast Quarter of Section 23. Township 35 North, Range 4 East of the Willamette Meridian;

TOGETHER WITH that portion of Lot 2, City of Sedro Woolkey Short Plat No. SW-03-00, as approved July 19, 2000 and recorded July 26, 2000 under Auditor's File No. 200007260102, records of Skagit County, Washington lying North of the following described line:

Commencing at the Northwest corner of said Lot 2; Thence South 00°27'02" East along the West line thereof, a distance of 124.78 feet to the initial point of this line description; Thence South 88°02'06" East, a distance of 70.06 feet to the East line of said Lot 2 and terminal point of this line description.

Situated in Skagit County, Weshington.

- END OF EXHIBIT "A"



17 of 19 11:22AM

Skagit County Auditor

4/2/2009 Page

3:38PM 4 of