



200907170091

Skagit County Auditor

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After Recording, Return to:  
Heather L. Smith  
Northwest Trustee Services, INC.  
P.O. Box 997  
Bellevue, WA 98009-0997

File No.: 7261.23523 GUARDIAN NORTHWEST TITLE CO.  
Grantors: Northwest Trustee Services, Inc. 90342-2  
JPMorgan Chase Bank, as trustee-SURF 2003-BC4  
Grantee: Larry R. Rosdick and Molly A. Fosdick, husband and wife  
Tax Parcel ID No.: 340505-2-003-0706 (P30061)  
Abbreviated Legal: Section 5, Township 34, Range 5; Ptn SW NW (aka Tract 3 Short Plat No. 51-73)

**Notice of Trustee's Sale**

Pursuant to the Revised Code of Washington 61.24, et seq.

I

On **October 16, 2009**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington: # 200307300096

That portion of the Southwest ¼ of the Northwest ¼ of Section 5, Township 34 North, Range 5 East W.M., being more particularly described as follows: Beginning at the Southwest corner of said Southwest ¼ of the Northwest ¼; thence North 89 degrees 17' 45" East along the South line of said subdivision, 16.5 feet to an intersection with the East line of the West 1 rod of said subdivision; thence North 0 degrees 24' 49" West along said East line of the West 1 rod, 560.49 feet to an intersection with the Southerly margin of the Old Day Creek Road; thence South 51 degrees 54' 38" East, 357.91 feet to the true point of beginning; thence South 51 degrees 27' 13" East, 43.55 feet; thence South 8 degrees 16' 14" East, 93.57 feet; thence South 75 degrees 05' 58" East, 69.09 feet; thence South 22 degrees 03' 00" East, 211.88 feet to said South line of said subdivision; thence South 89 degrees 17' 45" West, 471.52 feet along said South line, 471.52 feet to said East line of the West 1 rod of said subdivision; thence North 38 degrees 15' 41" East, 438.72 feet to the true point of beginning. (Being known as Tract 3 of Short Plat No. 51-73). Together with an easement for road and utilities over and across a strip of land 60 feet in width and including a circular cul-de-sac, the centerline of said 60 foot strip being more particularly described as follows: Beginning at the Southwest corner of the Southwest ¼ of the Northwest ¼ of Section 5, Township 34 North, Range 5 East W.M.; thence North 0 degrees 24' 49" West along the West line of said subdivision, 557.61 feet to an intersection with the Southerly margin of the Old Day Creek Road; thence North 79 degrees 24' 57" East along said Southerly margin, 138.92 feet to a point of curvature in said Southerly margin; thence along the arc of said curve to the left having a radius of 746.23 feet, through a central angle of 20 degrees 17' 40", an arc distance of 264.32 feet to a point of tangency in said Southerly margin; thence North 59 degrees 07' 17" East along said Southerly margin, 121.99 feet to the true point of beginning of said centerline of said 60 foot wide easement; thence South 30' 52' 43" East, 30.00 feet; thence South 59 degrees 07' 17" West, 76.52 feet; thence South 10 degrees 35' 35" West, 97.66 feet; thence South 27 degrees 01' 22" East, 141.68 feet; thence South 59 degrees 11' 29" East, 73.77 feet to a point to be hereinafter referred to as Point "A"; thence continue South 59 degrees 11' 29" East, 59.97 feet; thence South 15 degrees 41' 41" East, 137.85 feet to a terminus point in said 60 foot wide easement; and also a strip of land 60

feet in width beginning at before mentioned Point "A"; thence South 62 degrees 32'00" West, 137.07 feet; thence South 85 degrees 11'10" West, 127.33 feet to a terminus point in said 60 foot wide easement at a point to be hereinafter referred to as Point "B", and also a circular cul-de-sac having a radius of 45 feet, the center of which being before mentioned Point "B": Except that portion of said easement lying within the above described main tract. Situate in the County of Skagit, State of Washington

Commonly known as: 12413 Timber Lane  
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 07/25/03, recorded on 07/30/03, under Auditor's File No. 200307300096, records of Skagit County, Washington, from Larry R. Fosdick and Molly A. Fosdick, husband and wife., as Grantor, to Pacific Northwest Title Ins. Co., as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Decision One Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to JPMorgan Chase Bank, as trustee-SURF 2003-BC4, under an Assignment/Successive Assignments recorded under Auditor's File No. 200701090078.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate by 7/17/2009
Monthly Payments		\$17,210.25
Late Charges		\$710.64
Total Arrearage	\$17,920.89	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$506.25
Statutory Mailings		\$19.12
Postings		\$70.00
Total Costs	<u>\$595.37</u>	
 Total Amount Due:		 \$18,516.26

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$143,145.94, together with interest as provided in the note or other instrument evidencing the Obligation from 04/05/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.



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V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on October 16, 2009. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 10/05/09 (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 the close of the Trustee's business on 10/05/09 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 10/05/09 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Larry R. Fosdick  
12413 Timber Lane  
Sedro Woolley, WA 98284

Molly A. Fosdick  
12413 Timber Lane  
Sedro Woolley, WA 98284

by both first class and either certified mail, return receipt requested on 06/13/09, proof of which is in the possession of the Trustee; and on 06/16/09 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the Property.

IX.

Anyone having any objection to the 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 who are not tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.



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The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 7/17/2009

Northwest Trustee Services, Inc., Trustee

By *Heather L. Smith*  
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Heather L. Smith  
(425) 586-1900

STATE OF WASHINGTON )  
  ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Heather Smith is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 07/14/2009

NEANG AVILA  
STATE OF WASHINGTON  
**NOTARY PUBLIC**  
MY COMMISSION EXPIRES  
06-11-12

*Neang Avila*  
NOTARY PUBLIC in and for the State of  
Washington, residing at Burien  
My commission expires 06/11/2012

**NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997**

**File No:** 7261.23523  
**Client:** Litton Loan Servicing LP  
**Borrower:** Fosdick, Larry R. and Molly A.

**SERVING WA, OR, ID, CA, NV, AZ, MT HI**

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

  
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