



200907170131  
Skagit County Auditor

When recorded return to:

LandAmerica OneStop, Inc.  
Post Office Box 5899  
6 Executive Circle  
Suite 100  
Irvine, CA 92616

7/17/2009 Page 1 of 4 3:31PM

LAND TITLE OF SKAGIT COUNTY

127911-P

Space above this line for recorders use only

TS # 006-16585

Order # 30097873

Loan # 41135021

## Notice of Trustee's Sale

I.

NOTICE IS HEREBY GIVEN that **LAWYERS TITLE INSURANCE CORPORATION**, the undersigned Trustee will on **10/23/2009**, at **10:00 AM** at 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, to-wit:

LOT 29, "MADDOX CREEK P.U.D. PHASE 1," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 121 THROUGH 130, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON

Commonly known as: **1614 LINDSAY LOOP, MOUNT VERNO, WA 98273**  
APN: P109333

which is subject to that certain Deed of Trust dated 2/22/2005, recorded 2/28/2005, under Auditor's File No. 200502280010, in Book , Page records of Skagit County, Washington, from LUCINDA F BERRINGTON AND JAMES T BERRINGTON, WIFE AND HUSBAND. , as Grantor(s), to KAREN L. GIBBON, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC , as Beneficiary, the beneficial interest in which was assigned by mesne assignments to HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-2.

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.

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:

Total payments from 6/1/2007 through 7/13/2009	\$65,679.64
Total late charges	\$0.00
Total advances	\$0.00
<b>TOTAL DUE THE BENEFICIARY</b>	<b>\$65,679.64</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$265,010.93, together with interest as provided in the Note from 5/1/2007, and such other costs and fees 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 10/23/2009. The default(s) referred to in paragraph III must be cured by 10/12/2009 (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 10/12/2009, (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. The sale may be terminated any time after 10/12/2009 (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 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

LUCINDA F BERRINGTON AND JAMES T BERRINGTON  
1614 LINDSAY LOOP  
MOUNT Verno, WA 98273

by both first class and certified mail on 6/8/2009 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.



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**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 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**  
(If applicable under RCS 61.24.040(9))

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.

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.

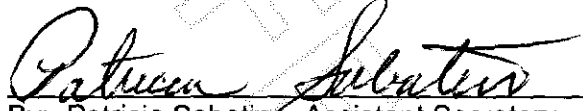


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**THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Dated: 7/13/2009

LAWYERS TITLE INSURANCE CORPORATION, Successor Trustee



By: Patricia Sabatino, Assistant Secretary

State of California ) ss.  
County of Orange )

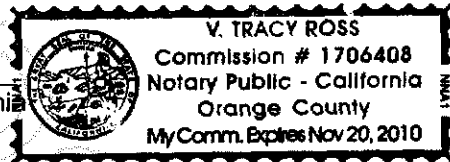
On July 13, 2009, before me, the undersigned, personally appeared Patricia Sabatino known to me as the Assistant Secretary of LAWYERS TITLE INSURANCE CORPORATION, the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

WITNESS my hand and official seal hereto affixed this day and year.

By: 

V. Tracy Ross, Notary Public in and for the State of California

My Commission expires: 11/20/2010



**For further information please contact:**

Northpoint Escrow and Title  
570 Kirkland Way, Suite 100  
Kirkland, WA 98033

c/o LAWYERS TITLE INSURANCE CORPORATION

Post Office Box 5899

6 Executive Circle, Suite 100

Irvine, CA 92616

Phone: (949) 885-4500 . Sale Line: (714) 573-1965 . Reinst Fax Line: 949-606-9274



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