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FILED FOR RECORD AT REQUEST OF:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Mortgage Lender Services, Inc.
4401 Hazel Ave, Ste 225
Fair Oaks, CA 95628
(916) 962-3453

**GUARDIAN NORTHWEST TITLE CO.** 

97912

TS# fc22984-5 Loan #0206100844 Title # 4195466

## NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON

CHAPTER 61.24 ET.SEQ.

١.

NOTICE IS HEREBY GIVEN that FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee will on 12/18/2009 at the hour of 10:00AM AT THE MAIN ENTRANCE OF THE SUPERIOR COURTHOUSE, 205 W. KINCAID STREET, MT. VERNON, WA, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 18, "PLAT OF GAGES CIRCLE" AS PER PLAT RECORDED ON FEBRUARY 13, 2001 UNDER AUDITOR'S FILE NO. 200102130017, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF BURLINGTON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Tax ID No. (P117831) 4774-000-018-0000

Commonly known as: 1206 FENSKE LAKE, BURLINGTON, WA 98233

which is subject to that certain Deed of Trust Recorded on 07/12/2007 AS AUDITOR NO 200707120086, records of Skagit County, Washington, from ALAN D LAWSON AND IDALI C. LAWSON, as Grantor(s), to WASHINGTON ADMINISTRATIVE SERVICES, INC., as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER, as Beneficiary, the beneficial interest of which was assigned to SUNTRUST MORTGAGE, INC., under an Assignment recorded under Auditor's File No.200907240111

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 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:

Monthly Payment: 7 monthly payments of \$1,886.60 each; (03/01/2009 through 9/1/2009): \$13,206.20

Late Charges: Late Charges of \$69.69 for each monthly payment not made within 15 days of its due date: \$487.83

Account Deficit: \$30.50

TOTAL MONTHLY PAYMENTS, LATE CHARGES AND ACCOUNT DEFICIT: \$13,724.53

ιV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of \$243,291.93, together with interest as provided in the note or other instrument secured from 02/01/2009, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 12/18/2009. The default(s) referred to in paragraph III must be cured by 12/07/2009 (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 12/07/2009 (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 12/07/2009 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest 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 Grantor or the Grantor's successor in interest at the following address(es):

1206 FENSKE LN, BURLINGTON, WA 98233-2805



(WA-NOTS)

by both first class and certified mail on 7/23/2009, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on 7/23/2009, 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.

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 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 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.

Dated: 9/11/09

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee

By: Mortgage Lender Services, Inc., fka ForeclosureLink, Inc., as Agent

Name: Lauren Meyer

Title: Senior Trustee Sale Officer

FIRST AMERICAN TITLE INSURANCE COMPANY

818 Stewart Street, Suite 800

Seattle, WA 98101

200909150059 Skagit County Auditor

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STATE OF CALIFORNIA	)
	) ss.
COUNTY OF SACRAMENTO	)

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.





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