

Recording requested by:

When recorded mail to:

Litton Loan Servicing
4828 Loop Center Drive

Houston, TX 77081

Forward tax statements to the address given above



200911030070

Skagit County Auditor

11/3/2009 Page 1 of 3 3:42PM

LAND TITLE OF SKAGIT COUNTY

127911-P

TS # 006-16585

Space above this line for recorders use

36097873

Order #13662

Trustee's Deed

The GRANTOR, **LAWYERS TITLE INSURANCE CORPORATION**, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment recited below, hereby grants and conveys, without warranty, to: **HSBC Bank USA, National Association, as Indenture Trustee for the Benefit of People's Choice Home Loan Securities Trust Series 2005-2**

GRANTEE, that real property, situated in the County of Skagit, State of Washington, described as follows:

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

Parcel Number: P109333

RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon TRUSTEE by the Deed of Trust dated **2/22/2005**, executed by **LUCINDA F BERRINGTON AND JAMES T BERRINGTON, WIFE AND HUSBAND**, as Trustor, recorded on **2/28/2005**, instrument number **200502280010**, Book , Page Official Records in the Office of the Recorder of **Skagit** County, Washington.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one promissory note in the sum of \$272,744.00 with interest thereon, according to the terms thereof, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.

5. **HSBC Bank USA, National Association, as Indenture Trustee for the Benefit of People's Choice Home Loan Securities Trust Series 2005-2**, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee or his authorized agent to sell the described property in accordance with law and the terms of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on 7/17/2009 recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of said property as Auditor's File No. 200907170132.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as At the main entrance to the Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA, a public place, on 10/23/2009 at 10:00 AM, and in accordance with law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-second and twenty-eighth day before the date of sale, and once between the eleventh and seventh day before the date of sale, and further, included this Notice, which was transmitted to or served upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form.
8. During foreclosure no action was pending on an obligation secured by said Deed of Trust.
9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
10. The defaults specified in the "Notice of Trustee's Sale" not having been cured eleven days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on 10/23/2009, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of **\$315,000.00**, by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs and expenses as provided by statute.


Date: 10/26/2009

LAWYERS TITLE INSURANCE CORPORATION


By: Patricia Sabatino, Assistant Secretary

3378
SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

NOV 03 2009

Amount Paid \$
Skagit Co. Treasurer
By  Deputy



200911030070
Skagit County Auditor

**State of California
County of Orange**

On 10/26/2009, before me, **V. TRACY ROSS**, Notary Public, personally appeared **PAT SABATINO**, 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.

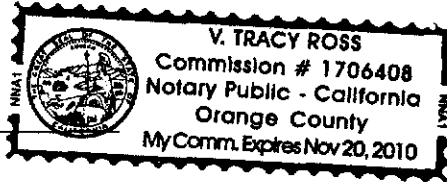
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature:

V. Tracy Ross

V. TRACY ROSS, NOTARY PUBLIC



200911030070
Skagit County Auditor