



200912150044

Skagit County Auditor

12/15/2009 Page 1 of 6 11:17AM

When recorded, mail to:

ASSET FORECLOSURE SERVICES, INC.
22837 Ventura Blvd., Suite 350
Woodland Hills, CA 91364

Trustee's Sale No: WA-USB-096370

Loan No. 7884466835

CHICAGO TITLE CO.

620000387

NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **LSI TITLE AGENCY, INC.**, will on **March 19, 2010**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

LOT 18, "CEDAR HILLS NO. 3"

Tax Parcel No: 3880-000-018-0009, commonly known as 2317 CROSBY DRIVE ,
MOUNT VERNON, WA.

The Property is subject to that certain Deed of Trust dated 6/26/2008, recorded 7/2/2008 , under Auditor's/Recorder's No. 200807020045, records of SKAGIT County, Washington, from TRINA PARKHURST, SINGLE AND CINDY VANDEGRIFT, SINGLE, as Grantor, to ROUTH CRABTREE OLSEN-JAMES MIERSMA, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, the beneficial interest in which is presently held by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC..

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/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 3/1/2009, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of December 18, 2009
Delinquent Payments from March 01, 2009 10 payments at \$ 2,391.86 each (03-01-09 through 12-18-09)	\$ 23,918.60
Late Charges:	\$ 961.28
TOTAL:	\$ 24,879.88

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$332,989.62, together with interest as provided in the note or other instrument secured, 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 expenses 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 March 19, 2010. The default(s) referred to in paragraph III must be cured by March 8, 2010 (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 March 8, 2010, (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 at any time after March 8, 2010, (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:

CINDY VANDEGRIFT, 2317 CROSBY DRIVE, MOUNT VERNON, WA, 98274
TRINA PARKHURST, 2317 CROSBY DRIVE, MOUNT VERNON, WA, 98274

by both first class and certified mail on 11/13/2009, proof of which is in the possession of the Trustee; and on 11/13/2009, the Borrower and Grantor were personally served 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

Sale Information Line: 714-730-2727 or Website: <http://www.lpsasap.com>

Dated: 12/14/2009

LSI TITLE AGENCY, INC., AS TRUSTEE
By: Asset Foreclosure Services, Inc., as Agent for the Trustee
3500 188th Street, SW # 300, Lynwood, WA 98037
Phone: 877-237-7878 Sale Information Line: 714-730-2727

By *Norie Vergara*
Norie Vergara, Sr. Trustee Sale Officer



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STATE OF California)
) ss.
COUNTY OF Los Angeles)

On 12/14/2009, before me Kelli J. Espinoza, a Notary Public, personally appeared Norie Vergara, 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.

Kelli J. Espinoza
NOTARY PUBLIC



To Residents of Property Subject to Foreclosure:

The foreclosure process has begun on this property, which may affect your right to continue to live in this property. Ninety days or more after the date of this notice, this property may be sold at foreclosure. If you are renting this property, the new property owner may either give you a new rental agreement or provide you with a sixty-day notice to vacate the property. You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any rights that you may have."



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EXHIBIT 'A'

PARCEL A:

Lot 18, PLAT OF CEDAR HILLS NO. 3, according to the plat thereof recorded in Volume 9 of Plats, pages 36 and 37, records of Skagit County, Washington.

PARCEL B:

That portion of unopened Crosby Drive No. 7409 road right-of-way within the PLAT OF CEDAR HILLS NO. 3, according to the plat thereof recorded in Volume 9 of Plats, pages 36 and 37, records of Skagit County, Washington, lying between Lots 17 and 18 and further described as follows:

Beginning at the Northwest corner of Lot 17, PLAT OF CEDAR HILLS NO. 3, according to the plat thereof recorded in Volume 9 of Plats, pages 36 and 37, records of Skagit County, Washington;
thence North 82°37'00" East along the North line thereof and said North line extended a distance of 162.41 feet to a point on the West line of Lot 18 of said PLAT OF CEDAR HILLS NO. 3;
thence South 07°23'00" East along said West line a distance of 47.46 feet to the true point of beginning;
thence along a curve to the left having a radius of 25.00 feet through a central angle of 124°30'00" an arc distance of 54.32 feet;
thence South 48°07'00" West to a point of intersection with a line drawn South 07°23'00" East from the true point of beginning;
thence North 07°23'00" West to the true point of beginning.

ALL Situated in Skagit County, Washington.

- END OF EXHIBIT 'A' -



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