



201001270071

Skagit County Auditor

1/27/2010 Page

1 of

5 1:51PM

## WHEN RECORDED MAIL TO:

Assured Lender Services, Inc.  
2552 Walnut Avenue  
Suite 220  
Tustin, CA 92780

GUARDIAN NORTHWEST TITLE CO.

98588-2

Trustee Sale # F09-00496 WA

Loan # 903154563

Title # 4295637

LOT 56 CHEASTY'S BIG LAKE TRACTS

**NOTICE OF TRUSTEE'S SALE****PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24 ET. SEQ.**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **05/07/2010** at **10:00AM** 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**, State of Washington, to-wit:

**See Attached Exhibit "A"**

Commonly known as: **17264 Lake View Boulevard, Mount Vernon, Washington 98274**  
APN: **3882-000-056-0000 (904451)**

which is subject to that certain Deed of Trust dated **01/12/2009**, recorded on **01/15/2009** as Instrument No. **200901150071**, records of **Skagit** County, Washington, from **EDWARD BLACK, JR., A SINGLE MAN**, as Grantor(s), to **GUARDIAN NORTHWEST TITLE AND ESCROW**, as Trustee, to secure an obligation in favor of **ING BANK, FSB**, as Beneficiary, the beneficial interest of which is currently held by **ING BANK, FSB**, records of **Skagit** County, Washington.

II.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust/Mortgage.

III.

The default(s) for which this foreclosure is made is/are as follows:

Total Payments from <b>06/01/2009</b>	<b>\$22,194.05</b>
Total Late Charges	<b>\$1,416.69</b>
Est. Foreclosure Fees and Costs	<b>\$3,235.44</b>

Trustee Sale # F09-00496 WA

Loan # 903154563

Title # 4295637

TOTAL DUE AS OF January 21, 2010

\$26,846.18

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$588,750.00**, together with interest as provided in the Note from **05/01/2009**, and other fees and costs 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. Said sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on **05/07/2010**. The default(s) referred to in Paragraph III must be cured by **04/26/2010** (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 **04/26/2010** (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. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after **04/26/2010** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance by 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 or the Grantor's successor in interest at the following address(es):

EDWARD BLACK, JR.  
17264 Lake View Boulevard  
Mount Vernon, Washington 98274

EDWARD BLACK, JR.  
905 Rocky Point Dr  
Camano Island, WA 98282

Current Occupant  
17264 Lake View Boulevard  
Mount Vernon, Washington 98274



201001270071

Skagit County Auditor

1/27/2010 Page 2 of 5 1:51PM

by both first class and certified mail on **10/28/2009** proof of which is in the possession of the Trustee; and said written Notice of Default was posted in a conspicuous place **10/29/2009** 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 this 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.

Trustee Sale # F09-00496 WA

Loan # 903154563

Title # 4295637

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.**



201001270071

Skagit County Auditor

1/27/2010 Page

3 of

5 1:51PM

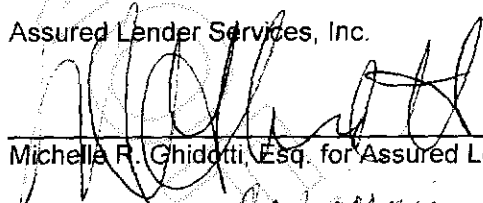
Trustee Sale # F09-00496 WA

Loan # 903154563

Title # 4295637

Dated: 1/21/10

Assured Lender Services, Inc.

  
Michelle R. Ghidotti, Esq. for Assured Lender Services, Inc.


STATE OF California

COUNTY OF Orange

On 1/21/2010 before me, N. Patrice Parker, Notary Public personally appeared Michelle R. Ghidotti 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.

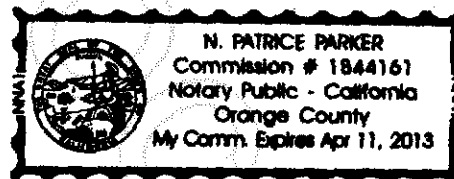
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Notary Public in and for said County and State

For further information please contact:

Assured Lender Services, Inc.  
5400 Carillon Point  
Kirkland, WA 98033  
(425)567-4265  
c/o  
Assured Lender Services, Inc.  
2552 Walnut Avenue, Suite 220  
Tustin, CA 92780  
(714)508-7373



201001270071

Skagit County Auditor

1/27/2010 Page

4 of

5 1:51PM

Exhibit "A"

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

Lot 56, "PLAT OF CHEASTY'S BIG LAKE TRACTS", according to the recorded plat thereof in Volume 4 of Plats, page 49, records of Skagit County, Washington;

EXCEPT that portion described as follows:

Beginning at the Southeast corner of said Tract; thence Northerly along the East line of said Tract, a distance of 2 feet; thence Westerly running par with the southern line of said Tract, a distance of 95 feet; thence Northerly running par with the East line of said Tract, a distance of 4 feet; thence Westerly and running par with the Southerly line of said Tract to the Westerly line of said Tract, a distance of 6.35 feet, more or less; thence Southerly along the Westerly line of said Tract to the Southwest corner of said Tract; thence Easterly along the Southerly line of said Tract to the point of beginning.



201001270071

Skagit County Auditor