



201002160184

Skagit County Auditor

2/16/2010 Page

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5 3:18PM

Return Address: MN Service Corporation (WA)
Attention: Guy Towle
4400 Two Union Square
601 Union Street
Seattle, Washington 98101-2352

AUDITOR/RECORDER'S INDEXING FORM

Document Title(s):	1. Notice of Trustee's Sale
Reference Number(s) of Documents assigned or released:	200706060119 (Deed of Trust)
Grantor(s):	1. MN Service Corporation (WA) (Successor Trustee)
<input type="checkbox"/> Additional names on page _____ of document	
Grantee(s):	Steven O Sauer aka Steven Oliver Sauer and Angela R. Sauer aka Angela Rose Sauer
<input type="checkbox"/> Additional names on page _____ of document	
Legal Description (abbreviated):	Lot 2 "ASTREA PLACE"
Assessor's Property Tax Parcel/Account Number:	4675-000-002-0000 (P108772)

GUARDIAN NORTHWEST TITLE CO.

98262

NOTICE OF TRUSTEE'S SALE
PURSUANT TO REVISED CODE OF WASHINGTON
CHAPTER 61.24

Steven O. Sauer
Aka Steven Oliver Sauer
4015 Astrea Pl.
Anacortes, WA 98221

Angela R. Sauer
Aka Angela Rose Sauer
4015 Astrea Pl.
Anacortes, WA 98221

Occupant/Resident
4015 Astrea Pl.
Anacortes, WA 98221

Tenant
4015 Astrea Pl.
Anacortes, WA 98221

US Small Business Administration
2719 North Air Fresno Drive #107
Fresno, CA 93727-1547

Chase Manhattan Mortgage Corporation
343 Thornall Street
Edison, NJ 08837

Pamela Larson
3968 Bancroft Road
Bellingham, WA 98225

I.

NOTICE IS HEREBY GIVEN that the undersigned successor Trustee will, on **May 21, 2010, at the hour of 10:00 a.m. at the main entrance to the Skagit County Courthouse located at 205 W. Kincaid, in the City of Mount Vernon, State of Washington**, to sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to wit:

Lot 2 "ASTREA PLACE", as per plat recorded in Volume 16 of Plats, pages 107 and 108, records of Skagit County, Washington

Situated in the County of Skagit and State of Washington

The street address of the property is - 4015 Astrea Pl.
Anacortes, WA 98221

which is subject to that certain Deed of Trust dated april 20, 2007 recorded on June 6, 2007 in the records of Skagit County, Washington, Recording No. 200706060119 from Steven O Sauer aka Steven Oliver Sauer and Angela R. Sauer aka Angela Rose Sauer and as Grantors, to U.S. Bank Trust Company, National Association, as Trustee, to secure an obligation in favor of U.S. Bank National Association, ND

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 Borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III.

The default for which this foreclosure is made is as follows:

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

Failure to pay the following



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Balance due on monthly payments from February 15, 2009, to January 15, 2010 (Principal and interest)	\$	6,336.46
Late Charges	\$	225.00
Total Arrearage and Late Charges	\$	6,561.46

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$115,670.00 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 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 May 21, 2010. The default(s) referred to in Paragraph III must be cured by May 10, 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 May 10, 2010 (11 days before the sale date), the defaults as set forth in Paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 10, 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 or 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 address:

TO: Steven O. Sauer
Aka Steven Oliver Sauer
4015 Astrea Pl.
Anacortes, WA 98221

Angela R. Sauer
Aka Angela Rose Sauer
4015 Astrea Pl.
Anacortes, WA 98221

Occupant/Resident
4015 Astrea Pl.
Anacortes, WA 98221

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by both first-class and certified mail on September 30, 2009 proof of which is in the possession of the Trustee; 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 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 objection 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. 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 who are not tenants. After the 20th day following the sale, the purchaser has the right to evict occupants who are not tenants by summary proceedings under RCW 59.12. For tenant-occupied property the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060

NOTICE TO GUARANTORS. If you are a guarantor of a loan obligation secured by the Deed of Trust, please be aware that you may be liable for a deficiency judgment to the extent that the sale price obtained at the trustee's sale is less than the debt secured by the Deed of Trust. A guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the Grantor in order to avoid the trustee's sale. A guarantor has no right to redeem the property after the trustee's sale. Subject to such longer periods as are provided in RCW Chapter 61.24, any action brought to enforce a guaranty must be commenced

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within commenced within one year after the trustee's sale, or the last trustee's sale under any Deed of Trust granted to secure the same debt. In any action for a deficiency, the guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit the guarantor's liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and costs.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DATED this 9th day of February, 2010

TRUSTEE:

MN SERVICE CORPORATION (WA)

By: Lisa C. Lui
Lisa C. Lui, Assistant Secretary
4400 Two Union Square
601 Union Street
Seattle, Washington 98101-2352
Telephone: (206) 622-8484

State of Washington)
) ss.
County of King)

I certify that I know or have satisfactory evidence that Lisa C. Lui is the person who appeared before me, and she acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as an officer of MN Service Corporation (WA) to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: February 9, 2010.



Angela M. Lewis
Notary Public for Washington

Angela M. Lewis
(Printed or Stamped Name of Notary)
Residing at Bethell, WA
My appointment expires: 4-26-2010



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