

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE INSURANCE  
COMPANY  
17592 E. 17th Street, Suite 300  
Tustin, CA 92780

CHICAGO TITLE CO.

1QB3232



201003080087

Skagit County Auditor

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 0031581119 APN: 4206-000-017-0005

TS No: 10-07644-6

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

I. NOTICE IS HEREBY GIVEN that on **June 11, 2010, 10:00 AM**, at the main entrance to the **Skagit County Courthouse, 3rd and Kincaid Street, Mount Vernon, WA**, Fidelity National Title Insurance Company, the undersigned Trustee will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashiers' 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:

LOT 17 "THE UPLANDS" AS PER PLAT RECORDED IN VOLUME 10 OF PLATS, PAGE 43,  
RECORDS OF SKAGIT COUNTY WASHINGTON

which is subject to that certain Deed of Trust dated **January 24, 2007**, recorded on **January 31, 2007**, as Instrument No. **200701310008** of Official Records in the office of the Recorder of **Skagit County, WA** from **SALVATORE S MUGNOS, KATHLEEN K MUGNOS, HUSBAND AND WIFE** as Grantor(s) ,to **FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY**, as Trustee, to secure an obligation in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** , as Beneficiary .

More commonly known as **2715 IROQUOIS DRIVE, MOUNT VERNON, WA 98273**

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

Chicago Title Company has placed  
this document for recording as a  
customer courtesy and accepts no  
liability for its accuracy or validity

PAYMENT INFORMATION					
From	To	Number of Payments	Monthly payment	Total	
09/01/2009	06/11/2010	10	\$2,790.08	\$27,900.80	
LATE CHARGE INFORMATION					
09/01/2009	06/11/2010	10	\$123.53	\$1,235.30	

**PROMISSORY NOTE INFORMATION**

Note Dated: **January 24, 2007**  
Note Amount: **\$328,500.00**  
Interest Paid To: **August 1, 2009**  
Next Due Date: **September 1, 2009**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$356,940.80, together with interest as provided in the Note from the September 1, 2009, and such other costs and fees 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, expressed or implied, regarding title, possession or encumbrances on June 11, 2010. The defaults referred to in Paragraph III must be cured by May 31, 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 before May 31, 2010 (11 days before the sale) the default as set forth in Paragraph III is 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 the May 31, 2010 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

2715 IROQUOIS DR  
MOUNT VERNON, WA 98273

2715 IROQUOIS DR  
MOUNT VERNON, WA 98273

by both first class and certified mail on February 4, 2010, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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.

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 who are not tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060;

**SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.lpsasap.com](http://www.lpsasap.com)  
AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850**



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Skagit County Auditor

DATED: March 4, 2010

FIDELITY NATIONAL TITLE INSURANCE COMPANY  
17592 E. 17th Street, Suite 300  
Tustin, CA 92780  
Phone No: 714-508-5100

Lorena Enriquez, Authorized Signature

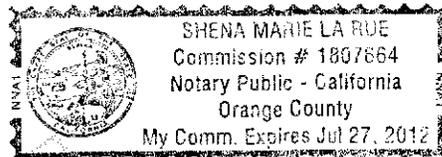
STATE OF CALIFORNIA:  
COUNTY OF ORANGE:

On **March 4, 2010** before me, **Shena Marie La Rue**, the undersigned, a Notary Public in and for said county, personally appeared **Lorena Enriquez** 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.

Shena Marie La Rue # 1807664  
My Commission Expires July 27, 2012



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Skagit County Auditor