After Recording, Return to: 01003220161 **Chris Ashcraft** Skagit County Auditor Northwest Trustee Services, INC. 3/22/2010 Page 1 of P.O. Box 997 4 2:31PM Bellevue, WA 98009-0997 File No.: 7090.23795 Grantors: Northwest Trustee Services, Inc. Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Argent Securities Trust 2005-W4, Asset-Backed Pass-**Through Certificates Series 2005-W4** Grantee: Santiago Lozano-Chavez, a married person, dealing as his sole and separate property Tax Parcel ID No.: P122444 Abbreviated Legal: L18, West View East

> **Notice of Trustee's Sale** Pursuant to the Revised Code of Washington 61.24, et seq.

> > I.

On June 18, 2010, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Lot 18, West View East, according to the plat thereof recorded January 3, 2005, under Auditor's File No. 200501030074, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 775 Hamlin Place Burlington, WA 98233

which is subject to that certain Deed of Trust dated 09/08/05, recorded on 09/14/05, under Auditor's File No. 200509140158, records of Skagit County, Washington, from Santiago Lozano-Chavez, a married man, as his sole and separate property, as Grantor, to Chicago Title Company - Island Division, as Trustee, to secure an obligation "Obligation" in favor of Argent Mortgage Company, LLC, as Beneficiary, the beneficial interest in which was assigned by Citi Residential Lending, Inc, as Attorney-in-fact for Argent Mortgage Company, LLC to Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Argent Securities Trust 2005-W4, Asset-Backed Pass-Through Certificates Series 2005-W4, under an Assignment/Successive Assignments recorded under Auditor's File No. 200902170138.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Other known defaults as foll	
Total Amount Due:	\$25,860.82
Total Costs \$1,271.76	
Sale Costs	\$0.00
Postings 7	\$70.00
Recording Costs	\$14.00
Statutory Mailings	\$9.56
Title Report	\$570.70
Trustee's Fee	\$607.50
(Itemization)	
Trustee's Expenses	
Total Arrearage \$24,589.06	
Lender's Fees & Costs	\$225.50
Late Charges	\$1,170.91
Monthly Payments	\$23,192.65
	Amount due to reinstate by 03/16/2010

The sum owing on the Obligation is: Principal Balance of \$188,159.75, together with interest as provided in the note or other instrument evidencing the Obligation from 02/01/09, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on June 18, 2010. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 06/07/10 (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 the close of the Trustee's business on



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06/07/10 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 06/07/10 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Santiago Lozano-Chavez 775 Hamlin Place Burlington, WA 98233 Maria Rodriquez 775 Hamlin Place Burlington, WA 98233

by both first class and either certified mail, return receipt requested on 02/10/10, proof of which is in the possession of the Trustee; and on 02/10/10 Grantor and Borrower were personally served with said written notice of default <u>or</u> the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the 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 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.

Х.

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 Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 03/16/2010	Northwest Trustee Services, Inc., Trustee
	By
	Authorized Signature
	P.O. BOX 997
and the second	Bellevue, WA 98009-0997
	Contact: Chris Ashcraft
	(425) 586-1900
STATE OF WASHINGTON	
COUNTY OF KING)	
I certify that I know or have satisfactory e appeared before me, and said person ackn	vidence that <u>(hris Ashcraft</u> is the person who owledged that (he/she) signed this instrument, on oath stated
that (he/she) was authorized to execute the	instrument and acknowledged (he/she) as the Assistant
Vice President of Northwest Trustee Serv	vices. Inc. to be the free and voluntary act of such party for
the uses and purposes mentioned in the ins	strument.

Dated:

ANGELA L. BEARDSLEY STATE OF WASHINGTON NOTARY PUBLIC **MY COMMISSION EXPIRES** 03-23-12

Northwest Trustee Services, Inc., Trustee

2:31PM

NOTARX/PUBLIC in and for the State of Washington, residing at KINKand My commission expires 03-73

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7090.23795 Client: American Home Mortgage Servicing, Inc. Borrower: Lozano-Chavez, Santiago

SERVING WA, OR, ID, CA, NV, AZ, MT HI

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



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Skagit County Auditor

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