

After Recording, Return to:
Chris Ashcraft
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



201003220162
Skagit County Auditor

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File No.: 7090.23776
Grantors: Northwest Trustee Services, Inc.
U.S. Bank National Association, as Trustee for TBW Mortgage Backed Trust
Series 2006-3, Mortgage Backed Pass-Through Certificates, Series 2006-3
Grantee: Samer Y. N. Haj and Heather Ann Haj, husband and wife
Tax Parcel ID No.: P80710
Abbreviated Legal: L9 Plat of Highland Glen Div. No. 3, V 12, P 13

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 9, "Plat of Highland Glen Div. No. 3," as per plat recorded in Volume 12 of Plats, Page 13, records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington.

Commonly known as: 324 North 17th Street
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 03/14/06, recorded on 03/17/06, under Auditor's File No. 200603170191, records of Skagit County, Washington, from Samer Y. N. Haj and Heather Ann Haj, husband and wife, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Taylor, Bean & Whitaker Mortgage Corp., as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to U.S. Bank National Association, as Trustee for TBW Mortgage Backed Trust Series 2006-3, Mortgage Backed Pass-Through Certificates, Series 2006-3, under an Assignment/Successive Assignments recorded under Auditor's File No. 201002240055.

*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:

		Amount due to reinstate by 03/15/2010
Monthly Payments		\$20,611.14
Late Charges		\$805.60
Lender's Fees & Costs		\$1,556.85
Total Arrearage	\$22,973.59	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$607.50
Title Report		\$481.25
Statutory Mailings		\$19.12
Recording Costs		\$29.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	<u>\$1,206.87</u>	
 Total Amount Due:		 \$24,180.46

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$155,930.78, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/08, 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 06/07/10 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any



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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

Samer Y. N. Haj
324 North 17th Street
Mount Vernon, WA 98273

Samer Y. N. Haj
PO BOX 267
Marblemount, WA 98267-0267

Heather Ann Haj
324 North 17th Street
Mount Vernon, WA 98273

Heather Ann Haj
PO BOX 267
Marblemount, WA 98267-0267

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 or 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.

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



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