

AFTER RECORDING RETURN TO:  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDUGALL AVENUE, SUITE 202  
EVERETT, WA 98201



201006160050  
Skagit County Auditor

6/16/2010 Page 1 of 3 1:26PM

**NOTICE OF TRUSTEE'S SALE** **GUARDIAN NORTHWEST TITLE CO.**

99669

**THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

TO: Brad Rzechula Occupants  
Julie Rzechula City of Mount Vernon

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on September 17, 2010, at the hour of 10:00 AM, at the main entrance of the Skagit County Courthouse, Located at 3rd & Kinkaid, in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

LOT 43 "COLLEGE MEADOW DIV. NO. 2", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGES 42 AND 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.

TAX PARCEL # P81191

(commonly known as 2401 E Montgomery St., Mount Vernon, WA 98274), which is subject to that certain Deed of Trust, dated June 21, 2007, recorded June 29, 2007, under Auditor's File No. 200706290199 records of Skagit County, Washington, from Brad Rzechula and Julie Rzechula, Husband and Wife, as Grantors, to First American Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, the beneficial interest in which has been assigned to U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank N.A., as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-H1, under Skagit County Auditor's File No. 201005190059.

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.

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

**Monthly payments:**

5 monthly payments at \$2,180.23,  
(February 1, 2010 – June 1, 2010): \$10,901.15

**Late Charges:**

1 late charge at \$96.32 for each monthly payment not made  
within 15 days of its due date: \$96.32  
Accrued late charges: \$288.96  
Less suspense or rents received: \$0.00

**TOTAL MONTHLY PAYMENTS AND LATE CHARGES:** \$11,286.43

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$254,028.64, together with interest as provided in the note or other instrument secured from January 1, 2010 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on September 17, 2010. The defaults referred to in paragraph III must be cured by September 6, 2010 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before September 6, 2010 (11 days before the sale) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after September 6, 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 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

Brad Rzechula Both At: 2401 E Montgomery St., Mount Vernon, WA 98274  
Julie Rzechula And At: 446 Vanderlin Dr., Camano Island, WA 98282

by both first class and certified mail on May 12, 2010, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 14, 2010, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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.



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