After Recording Return To: Post Sale Dept. Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 201009160042 Skagit County Auditor

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File No.: 7090,23960/Rosas, Andres B. and Anabel Z.

CHICAGO TITLE

Trustee's Deed

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

The GRANTOR, Northwest Trustee Services, Inc., as present Trustee under that Deed of Trust (defined below), in consideration of the premises and payment recited below, hereby grants and conveys, without representation or warranty, expressed or implied, to HSBC Bank USA, National Association, as GRANTEE, all real property (the Property), situated in the County of Skagit, State of Washington, described as follows:

Tax Parcel No.: P80181

Abbreviated Legal: LOT 4, PLAT OF LAVENTURA MEADOWS, VOL. 11, PG. 77

Lot 4, "Plat of Laventure Meadows, Mount Vernon, Washington," as per plat recorded in Volume 11 of Plats, page 77, records of Skagit County, Washington, EXCEPTING therefrom that portion described as follows:

The West 6 feet of the South 51.80 feet lying adjacent to and parallel with the East right-of-way line of Laventure Road. Also except, the following described portion:

Beginning at the Northeast corner of Lot 4, "Plat of LaVenture Meadows, Mount Vernon, Washington", as per plat recorded in Volume 11 of Plats, Page 77, records of Skagit County, Washington:

Thence North 88 degrees 20' 46" West, a distance of 70.76 feet to the true point of beginning;

Thence South 50 degrees 20' 32" West, a distance of 38.6 feet;

Thence North 88 degrees 20' 46" West, a distance of 6 feet;

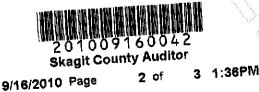
Thence along a curve to the right having a radius of 25 feet and an initial bearing of North 89 degrees 27' 16" West, a distance of 39.75 feet to the true point of beginning.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon the Grantee by that certain Deed of Trust between Andres B. Rosas and Anabel Z. Rosas, who also appears of Record as Anabel C. Rosas and also as Anabel Z. Villalba-Rosas, husband and wife, as Grantor, to Garden Home Title, as Trustee, and MortgagePointer.Com, Inc., Beneficiary, dated 06/07/07, recorded 02/06/08, under Auditor's No. 200802060101, records of Skagit County, Washington and subsequently assigned to HSBC Bank USA, National Association under Skagit County Auditor's No. 201005030080.

- 2. The Deed of Trust was executed to secure, together with other undertakings, the payment of one or more promissory note(s) ("Note") in the sum of \$168,000.00 with interest thereon, according to the terms thereof, in favor of MortgagePointer Com, Inc. and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
- 3. The Deed of Trust provided that the Property is not used principally for agricultural or farming purposes and the Grantor has no actual knowledge that the Property is used principally for agricultural or farming purposes.
- 4. Default having occurred in the obligations secured and/or covenants of the Deed of Trust grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Deed of Trust grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
- 5. HSBC Bank USA, National Association, being then the holder or the nomince of the indebtedness secured by the Deed of Trust, delivered to said Grantor a written request directing Grantor to sell the Property in accordance with law and the terms of the Deed of Trust.
- 6. The defaults specified in the "Notice of Default" not having been cured, the Grantor, in compliance with the terms of the Deed of Trust, executed and on 06/01/10, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of the Property under Auditor's File No. 201006010143.
- 7. The Grantor, in the "Notice of Trustee's Sale", fixed the place of sale as inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, City of Mount Vernon, State of Washington a public place, at 10:00 o'clock a.m., and in accordance with the law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Grantor caused a copy of said "Notice of Trustee's Sale" to be published in a legal newspaper in each county in which the property or any part thereof is situated, once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and the seventh day before the date of sale; and further, included with the Notice, which was transmitted to or served upon the Deed of Trust grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Note and Deed of Trust were attached.
- 8. During foreclosure, no action by the Beneficiary, its successors or assigns was pending on an obligation secured by the Deed of Trust.
- 9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in chapter 61.24 RCW.
- 10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on September 3, 2010, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Grantor then and there sold the Property at public auction to said Grantee, the highest bidder therefore, for the sum of \$103,500.00



This conveyance is made without representations or warranties of any kind, expressed or implied. By recording this Trustee's Deed, Grantee understands, acknowledges and agrees that the Property was purchased in the context of a foreclosure, that the trustee made no representations to Grantee concerning the Property and that the trustee owed no duty to make disclosures to Grantee concerning the Property, Grantee relying solely upon his/her/their/its own due diligence investigation before electing to bid for the Property.

DATED: September 11, 2010

GRANTOR

Northwest Trustee Services, Inc.

ByAssistant Vice President

Northwest Trustee Services, Inc.

STATE OF WASHINGTON

COUNTY OF KING

Heather Westfall

is the person who

I certify that I know or have satisfactory evidence that appeared before me, and said person acknowledged 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 Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

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NOTARY PUBLIC in and for the State of Washington, residing at King Co. My commission expires: 03/28/2011

WASHINGTON SKAGIT COUNTY REAL ESTATE EXCISE TAX

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