

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614



201107290067
Skagit County Auditor

7/29/2011 Page 1 of 5 10:32AM

CHICAGO TITLE

#1026

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 0022973762 APN: P46145 & P45926

TS No: 11-02352-6

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

I. NOTICE IS HEREBY GIVEN that on **October 28, 2011, 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:

See Property Description Attached Hereto

Dm SE SE 7-35-11

which is subject to that certain Deed of Trust dated **March 22, 2007**, recorded on **April 3, 2007**, as Instrument No. **200704030125** of Official Records in the office of the Recorder of **Skagit County, WA** from **SUSAN N. LUNDH, AN UNMARRIED WOMAN AND KATHRYN B. LESTER, AN UNMARRIED WOMAN, AS JOINT TENANTS** as Grantor(s), to **FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, as Trustee, to secure an obligation in favor of **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION**, as Beneficiary.

More commonly known as **60836 CASCADE RIVER ROAD, MARBLEMOUNT, WA**

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 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	
01/01/2011	10/28/2011	10	\$1,373.40	\$13,734.00	
LATE CHARGE INFORMATION					
01/01/2011	10/28/2011	10	\$82.40	\$824.00	

PROMISSORY NOTE INFORMATION

Note Dated: **March 22, 2007**
Note Amount: **\$220,000.00**
Interest Paid To: **December 1, 2010**
Next Due Date: **January 1, 2011**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$216,796.78, together with interest as provided in the Note from the December 1, 2010, 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 October 28, 2011. The defaults referred to in Paragraph III must be cured by October 17, 2011, (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 October 17, 2011 (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 October 17, 2011 (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

60836 CASCADE RIVER RD
MARBLEMOUNT, WA 98267-9772

60836 CASCADE RIVER RD
MARBLEMOUNT, WA 98267

PO BOX 823
MARBLEMOUNT, WA 98267

PO BOX 823
MARBLEMOUNT, WA 98267-0823

by both first class and certified mail on June 15, 2011, 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.



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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 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
AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850**

DATED: 07/22/2011

FIDELITY NATIONAL TITLE INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
Phone No: 949-752-4900

Juan Enriquez, Authorized Signature

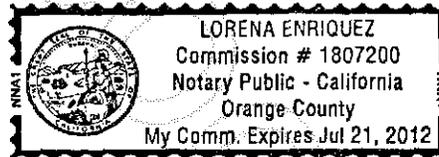
STATE OF CALIFORNIA:
COUNTY OF ORANGE:

On 07/22/2011 before me, **Lorena Enriquez**, the undersigned, a Notary Public in and for said county, personally appeared **Juan 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.


Lorena Enriquez # 1807200
My Commission Expires July 21, 2012



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**EXHIBIT A
LEGAL DESCRIPTION**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS:

THAT PORTION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 7, TOWNSHIP 35 NORTH, RANGE 11 EAST W.M., DESCRIBED AS FOLLOWS:

**BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SUBDIVISION, 808 FEET WEST OF THE SOUTHEAST CORNER THEREOF;
THENCE NORTH TO THE SOUTH LINE OF THE CASCADE HIGHWAY;
THENCE SOUTHWESTERLY ALONG THE SOUTH LINE OF SAID HIGHWAY TO ITS INTERSECTION OF THE SOUTH LINE OF SAID SUBDIVISION;
THENCE EAST ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING;**

ALSO, THAT PORTION OF GOVERNMENT LOT 2, SECTION 18, TOWNSHIP 35 NORTH, RANGE 11 EAST W.M., DESCRIBED AS FOLLOWS:

**BEGINNING A POINT ON THE NORTH LINE OF SAID GOVERNMENT LOT 2, THAT IS 658 FEET WEST OF THE SOUTHEAST CORNER THEREOF;
THENCE WEST ALONG SAID NORTH LINE, 464.5 FEET;
THENCE AT RIGHT ANGLES SOUTH 464.5 FEET;
THENCE AT RIGHT ANGLES EAST, 464.5 FEET;
THENCE AT RIGHT ANGLES NORTH 464.5 FEET TO THE POINT OF BEGINNING;**

EXCEPT THE NORTH 150 FEET OF THE EAST 150 FEET THEREOF;

AND EXCEPT FROM ALL ABOVE PREMISES THAT PORTION THEREOF LYING NORTHERLY OF A LINE DRAWN PARALLEL WITH AND 50 FEET SOUTHERLY WHEN MEASURED LATERALLY AT RIGHT ANGLES FROM THE CENTERLINE SURVEY OF PRIMARY STATE HIGHWAY 17, MARBLEMOUNT EAST;

AND ALSO EXCPET FROM ALL THE ABOVE PREMISES, THE WESTERLY 195 FEET THEREOF.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.



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Re: TS#: 11-02352-6

RESIDENT OF PROPERTY SUBJECT TO FORECLOSURE SALE

The foreclosure process has begun on this property, which may affect your right to continue to live in this property.

Ninety days or more after the date of this notice, this property may be sold at foreclosure.

If you are renting this property, the new property owner may either give you a new rental agreement or provide you with a sixty-day notice to vacate the property.

You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any rights that you may have."



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