

When recorded return to:
Joseph T. G. Harper
Harper Law Offices, Inc. PS
7645 Pacific Ave. #62
Tacoma, WA. 98408



201108120050

Skagit County Auditor

8/12/2011 Page 1 of 4 1:27PM

Grantor(s): Felipe Rosales and Ricalma L. Avila, Husband and Wife
Beneficiary: CitiMortgage, Inc.

Abbr. Lot 43, "Plat of Country Aire Phase 1"
Assessor's Property Tax Number: P104082

GUARDIAN NORTHWEST TITLE CO.

FIRST AM

106705

4605-000-043-0002

4036021

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington, Chapter 61.24 RCW:

TS# 10-11384

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **November 18th, 2011** at the hour of **10:00 a.m.** at the main entrance to the Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA., sell at public auction to the highest and best bidder, payable at the time of sale, in certified funds, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

Lot 43, "Plat of Country Aire Phase 1," as per plat recorded in Volume 15 of Plats, pages 91 through 94, inclusive, records of Skagit County, State of Washington.

Parcel No.: P104082

And commonly known as: 1208 E. Gilkey Rd., Burlington, WA. 98233.

which is subject to that certain Deed of Trust dated October 2nd, 2008, and recorded October 8th, 2008 under Auditor's File No. 200810080094, records of Skagit County, Washington, to secure an obligation originally in favor of Lime Financial Services, LTD. as beneficiary, which was assigned to Citimortgage, Inc., the current beneficiary, on October 15th, 2010 and recorded October 25th, 2010 under Auditor's File No. 201010250109.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

The default(s) for which this foreclosure is/are made are as follows:

Currently Due to Reinstate on November 8th, 2011:

Arrearages:

A. Delinquent Monthly Payments (14 @ \$1,551.88) \$21,726.32

Total Due \$21,726.32

B. Costs and Fees

In addition to the amounts in arrears specified above, *you are or may be obligated to* pay the following **estimated charges, costs, and fees** to reinstate the Deed of Trust.

Trustees' or Attorneys' Fees \$600.00
Title Report \$730.00
Postal Costs \$20.00
Service/ Posting of Notice of Default \$100.00
Estimated Photocopies \$35.00

Total: \$1,485.00

C. In addition to the above itemized defaults involving payment of principal/interest and specific charges, costs or fees itemized above, you must also provide to the undersigned Trustee, via personal service, certified or registered mail, a true and correct copy of a receipt issued by Pierce County, which shows the real property taxes as current and paid in full.

Total Estimated Reinstatement Amount as of November 8th, 2011 (11 days before the sale date): \$23,211.32.

Total Estimated Reinstatement Amount after November 8th, 2011: \$210,482.08.

Because some of the stated costs are continuing and can only be estimated at this time, or because the amount necessary to reinstate your loan may include presently unknown expenditures required to preserve the property, or to comply with state or local laws, it is necessary for you to contact the Beneficiary prior to the time you tender funds so that you may be advised of the exact amount you will be required to pay. Payment must be in the full amount by certified funds or cash, and mailed to the undersigned. Personal checks will not be accepted. This is an attempt to collect a debt and any information obtained will be used for that purpose.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$187,270.76 together with interest as provided in the Note or other instrument secured, 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 property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrance(s) on November 18th, 2011. The default(s) referred to in paragraph III must be cured by November 8th, 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 on or before November 8th, 2011 (11 days before the sale date), 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 November 8th, 2011 (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 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, and curing all other defaults.

This notice and any other correspondence with the trustee is an attempt to collect a debt or debts. Any and all information obtained will be used for that purpose.

VI.

A written notice of default was transmitted to the Borrower, Grantor, any successor in interest, and Guarantor on June 27th, 2011 on the following person(s) at the following address(es):

Felipe Rosales
1208 E. Gilkey Rd.
Burlington, WA. 98233
First Class and Certified Mail

Ricaelma L. Avila
1208 E. Gilkey Rd.
Burlington, WA. 98233
First Class and Certified Mail

Occupants/Tenants
1208 E. Gilkey Rd.
Burlington, WA. 98233
First Class and Certified Mail

proof of which is in the possession of the Trustee. Written notice of default was also posted conspicuously on the property described above, and Trustee has possession of proof of such 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 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

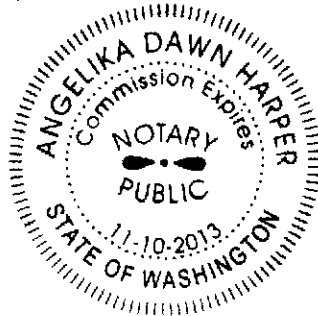
The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and anyone having



Dated: 8/9/11

By: Joseph T. G. Harper
Joseph T. G. Harper, Attorney at Law
7645 Pacific Ave. #62
Tacoma, WA. 98408
Successor Trustee's Tel No.: 253-212-2450

DATED: 8/9/11
(Seal or stamp)



(Signature) _____
 Print Name Angelika Dawn Harper
 NOTARY PUBLIC in and for the State of Washington
 Residing at: Tacoma, WA
 My Commission Expires: 11-10-13