

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



201204250069
Skagit County Auditor

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WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the secured property.

NOTICE OF TRUSTEE'S SALE

TO: Consuelo Guandique Occupants
Jose Guandique Mortgage Electronic Registration Systems, Inc.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on July 27, 2012, 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 1, HOMEPLACE, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 14 OF PLATS, PAGES 67 AND 68, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

APN# 4506-000-001-0000

6453774
FIRST AM
③/64

(commonly known as 901 South 21st Place, Mount Vernon, WA 98274), which is subject to that certain Deed of Trust, dated July 26, 2006, recorded July 31, 2006, under Auditor's File No. 200607310254 records of Skagit County, Washington, from Consuelo Guandique and Jose Guandique, Wife and Husband, as Grantors, to First American Title Company, 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 Deutsche Bank Trust Company Americas As Trustee, RALJ, 2006-QS15, under Skagit County Auditor's File No. 201203210054.

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 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(s) at \$859.40, (June 1, 2011):	\$4,297.00
5 monthly payments(s) at \$862.29, (November 1, 2011 -March 1, 2012):	\$4,311.45
1 monthly payment(s) at \$858.01, (April 1, 2012):	\$858.01
BPS Fees:	\$75.38
Inspections Fees:	\$100.00
Legal Fee:	\$334.84
Title Fees:	\$325.00
Title Work:	\$200.00
Escrow Shortage:	\$1,976.71
Escrow Credit:	(1,976.71)
Court Costs:	\$1,453.61

Late charges:

Accrued late charges:	\$301.20
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TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$12,256.49

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$191,454.29, together with interest as provided in the note or other instrument secured from 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 July 27, 2012. The defaults referred to in paragraph III must be cured by July 16, 2012 (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 July 16, 2012 (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 July 16, 2012 (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:

Consuelo Guandique
Jose Guandique

At: 901 South 21st Place, Mount Vernon, WA 98274
And At: PO Box 1792, Mount Vernon, WA 98273

by both first class and certified mail on March 21, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 21, 2012, 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.



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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.

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 R.C.W. 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 (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 chapter 59.12 RCW. For tenant-occupied property, the purchaser shall prove a tenant with written notice in accordance with RCW 61.24.060.

DATED: April 24, 2012

KAREN L. GIBBON, P.S., Successor Trustee

By: *[Signature]*
KAREN L. GIBBON, President
LAW OFFICES OF KAREN L. GIBBON, P.S.
3409 MCDOUGALL AVENUE, SUITE 202
EVERETT, WA 98201
(425) 212-3277

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on April 24, 2012

TRACY A. CHARRON
STATE OF WASHINGTON
NOTARY -- PUBLIC
My Commission Expires 3-25-2015

[Signature]
Tracy A. Charron
Notary Public in and for the
State of Washington, residing at: Everett
My commission expires: 3/25/2015



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