



201207240047  
Skagit County Auditor

7/24/2012 Page 1 of 4 11:55AM

When recorded return to:

UTLS Default Services-WA, Inc.,  
a Washington corporation  
290 Madison Ave. N., Suite 202  
Bainbridge Island, WA 98110

Space above this line for recorders use only

TS # 057-012039

Order # 30264667

## Notice of Trustee's Sale

I.

Abbreviated Legal Description: LOT 12, BAY MEADOWS

NOTICE IS HEREBY GIVEN that **UTLS DEFAULT SERVICES-WA, INC., A WASHINGTON CORPORATION**, the undersigned Trustee will on **10/26/2012**, at **10:00 AM** at the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA 98273 sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's 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, to-wit:

LOT 12, BAY MEADOWS, ACCORDING TO THE PLAT THEREOF RECORDED ON NOVEMBER 28, 2005, UNDER AUDITOR'S FILE NO. 200511280180, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: **10949 BAY MEADOWS LANE , BURLINGTON, WA 98233**

APN: 4876-000-012-0000

which is subject to that certain Deed of Trust dated 4/23/2007, recorded 4/26/2007, under Auditor's File No. 200704260113, records of Skagit County, Washington, from **JUAN P. IBARRA, A MARRIED MAN, AS HIS SOLE & SEPARATE PROPERTY**, as Grantor(s), to **CHICAGO TITLE INSURANCE COMPANY**, as Trustee, to secure an obligation in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH07-AR2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement .

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 made is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

Total payments from 3/1/2010 through 7/20/2012	\$108,454.20
Total late charges 3/1/2010 - 7/20/2012	\$4,349.13
Total advances	\$0.00
<b>TOTAL DUE THE BENEFICIARY</b>	<b>\$112,803.33</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$639,859.71, together with interest as provided in the Note from 2/1/2010, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 10/26/2012. The default(s) referred to in paragraph III must be cured by 10/15/2012 (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 10/15/2012, (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 10/15/2012 (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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

JUAN IBARRA  
10949 BAY MEADOWS LANE  
BURLINGTON, WA 98233



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by both first class and certified mail on 6/30/2010 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 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  
(If applicable under RCS 61.24.040(9))

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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

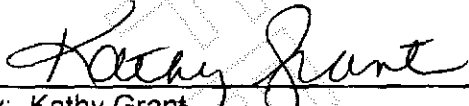


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**THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Dated: 7/20/2012

UTLS DEFAULT SERVICES-WA, INC., A WASHINGTON CORPORATION, Successor Trustee

  
By: Kathy Grant  
Its: Vice President

State of California)  
County of Orange)

On \_\_\_\_\_ before me, **Dana A. Rosas** personally appeared **Kathy Grant** 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.

Signature  \_\_\_\_\_ (Seal)  
Dana A. Rosas



**For further information please contact:**

UTLS Default Services-WA, Inc., a Washington corporation  
290 Madison Ave. N., Suite 202  
Bainbridge Island, WA 98110  
Phone: (206) 780-6088  
Fax: (206) 438-9976

**Reinstatement Line: 877-282-1367**



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