

RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE  
INSURANCE COMPANY  
11000 Olson Drive Ste 101  
Rancho Cordova, CA 95670



201307020085

Skagit County Auditor  
7/2/2013 Page

1 of

\$74.00

3 12:40PM

TS No: 12-00240-6  
Loan No: 7141612957  
APN: P71536

1114345

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

I. NOTICE IS HEREBY GIVEN that on **November 8, 2013, 10:00 AM**, at the main entrance to the **Superior Courthouse, 205 W. Kincaid Street, Mt. 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:

LOTS 5 AND 6, BLOCK 36, AMENDED PLAT OF BURLINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated September 26, 2006, recorded on September 29, 2006, as Instrument No. 200609290261 of Official Records in the Office of the County Recorder of Skagit County, WA from ALCIDES VILLARREAL, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as the original Trustee, to secure an obligation in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as the original Beneficiary. The current Beneficiary is: Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2007-OPT1 Mortgage Pass-Through Certificates, Series 2007-OPT1, (the "Beneficiary").

More commonly known as 816 E VICTORIA AVE, BURLINGTON, 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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; . The total amount of payments due is: \$21,545.37; the total amount of late charges due is \$43.64; the total amount of advances made is/are \$7,429.29.

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$146,601.97, together with interest as provided in the note or other instrument secured from September 1, 2011, 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 November 8, 2013. The defaults referred to in Paragraph III must be cured by October 28, 2013, (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 28, 2013 (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 October 28, 2013 (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 address(es):

816 E VICTORIA AVE  
BURLINGTON, WA 98233

PO BOX 694  
BURLINGTON, WA 98233

816 E VICTORIA AVE  
BURLINGTON, WA 98233-1307

PO BOX 694  
BURLINGTON, WA 98233-0600

816 E VICTORIA AVE  
BURLINGTON, WA 98225

by both first class and certified mail on May 3, 2012, 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.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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;

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You have only 20 DAYS from the recording date on this notice to pursue mediation.



**DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW** to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

**SEEKING ASSISTANCE**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by:

The Housing Finance Commission:  
Telephone: 1-877-894-HOME (4663);  
Website: [www.dfi.wa.gov/consumers/homeownership/foreclosure\\_help.htm](http://www.dfi.wa.gov/consumers/homeownership/foreclosure_help.htm)

The United States Department of Housing and Urban Development  
Telephone: 888-995-HOPE (4673)  
Website: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=WA>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys.  
Telephone: 1-800-606-4819  
Website: [www.ocla.wa.gov/](http://www.ocla.wa.gov/)

**SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.priorityposting.com](http://www.priorityposting.com)  
AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965**

DATED: June 25, 2013

**FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee**  
11000 Olson Drive Ste 101  
Rancho Cordova, CA 95670

Phone No: 916-636-0114

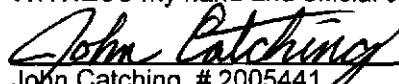
  
Megan Curtis, Authorized Signature

STATE OF CALIFORNIA }  
COUNTY OF Sacramento }

On June <sup>28<sup>th</sup></sup> 25, 2013, before me, John Catching Notary Public, personally appeared Megan Curtis 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.

  
John Catching # 2005441  
My Commission Expires Jan. 27, 2017

