

RETURN TO:

James W. Draper
400 - 108th Avenue NE, Suite 420
Bellevue, WA 98004



200711140006
Skagit County Auditor

11/14/2007 Page 1 of 4 9:14AM

DOCUMENT TITLE(S) (list all titles contained in document):

GUARDIAN NORTHWEST TITLE CO.

1. Notice of Trustee's Sale

93105

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

1. 200608080091
2. 200710300059

ACCOMMODATION RECORDING ONLY

☒ ADDITIONAL REFERENCE NUMBERS ON PAGE 2 OF DOCUMENT.

GRANTOR(S) (Last name, first name and initials):

1. Biggar, Robert W.
2. Biggar, Lydia

☐ ADDITIONAL NAMES ON PAGE __ OF DOCUMENT

GRANTEE(S) (Last name, first name and initials):

1. American General Home Equity, Inc.
2. Draper, James W., Successor Trustee

☐ ADDITIONAL NAMES ON PAGE __ OF DOCUMENT.

LEGAL DESCRIPTION (Abbreviated; i.e., lot, block, plat or quarter, quarter, section, township and range):

Lot 20, "PLAT OF BAKERVIEW WEST"

☐ ADDITIONAL LEGAL(S) ON PAGE __ OF DOCUMENT.

ASSESSOR'S PARCEL/TAX I.D. NUMBER: 4719-000-020-0000

☐ TAX PARCEL # FOR ADDITIONAL LEGAL(S) ON PAGE __ OF DOCUMENT.

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

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington Chapter 61.24 Et. Seq.

TO: Robert W. Biggar
2905 Bakerview Pl.
Mount Vernon, WA 98273

Lydia Biggar
2905 Bakerview Pl.
Mount Vernon, WA 98273

Robert W. Biggar
22437 Glenn Road
Mount Vernon, WA 98273

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on February 22, 2008 at the hour of 1:30 p.m., at inside the main lobby of the Skagit County Courthouse 205 W. Kincaid St., 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 20, "Plat of Bakerview West", as per plat recorded in Volume 17 of Plats, pages 13 through 16, inclusive, records of Skagit County, Washington.

(more commonly known as 2905 Bakerview Pl., Mount Vernon, WA 98273) which is subject to that certain Deed of Trust dated August 8, 2006, recorded under Auditor's/Recorder's No. 200608080091, records of Skagit County, Washington, from Robert W. Biggar and Lydia Biggar as Grantors, to First American Title as Trustee, to secure an obligation in favor of American General Home Equity, Inc. as beneficiary.

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 delinquent real property taxes.
Failure to pay when due the following amounts which are now in arrears:

Monthly Payments:

June 14, 2007 - October 14, 2007

\$6,272.18

Other:

none



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Late Charges:

Late charges

532.68

TOTAL MONTHLY PAYMENTS, LATE CHARGES & OTHER:

\$6,804.86

IV.

The sum owing on the obligation secured by the Deed of Trust is \$167,017.71 as of October 24, 2007 (this sum includes principal, accrued interest, other charges and such refunds as are applicable and due as of October 24, 2007), together with interest as provided in the note or other instrument secured from October 24, 2007, a prepayment amount if applicable, and such other costs and fees or advances 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 expenses 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 February 22, 2008. The default(s) referred to in paragraph III, together with any payments and late charges coming due after the date of this Notice and all advances, costs and fees, must be cured by February 11, 2008, (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 February 11, 2008, (11 days before the sale date) the default(s) as set forth in paragraph III, together with any payments and late charges coming due after the date of this Notice and all advances is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after February 11, 2008, (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 by 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 in interest at the following address:

Robert W. Biggar
2905 Bakerview Pl.
Mount Vernon, WA 98273

Lydia Biggar
2905 Bakerview Pl.
Mount Vernon, WA 98273

by both first class and certified mail on September 24, 2007, proof of which is in possession of the Trustee; and the Borrower and Grantor in interest were personally served on October 3, 2007 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.



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.

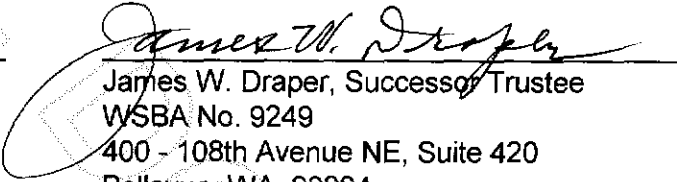
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the 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 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.

DATED: Nov. 1, 2007


James W. Draper, Successor Trustee
WSBA No. 9249
400 - 108th Avenue NE, Suite 420
Bellevue, WA 98004
(425) 646-0104

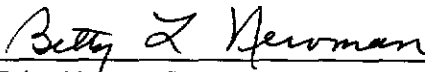
STATE OF WASHINGTON }

: ss.

COUNTY OF KING }

On this day personally appeared before me James W. Draper to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.



Print Name: Betty L. Newman
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue.
My Commission Expires: 04/09/2011.

