

After Recording, Return to:  
Vonnie McElligott  
Northwest Trustee Services, INC.  
P.O. Box 997  
Bellevue, WA 98009-0997



200901050608 4 PGS  
01/05/2009 4:02pm \$45.00  
SNOHOMISH COUNTY, WASHINGTON

File No.: 7777.28079  
Grantors: Northwest Trustee Services, Inc.  
U.S. Bank National Association, as Trustee for CSFB HEAT 2006-7  
Grantee: Douglas J. Bartholomew and Kathy A. Bartholomew, husband and wife  
Tax Parcel ID No.: 280730-001-017-00  
Abbreviated Legal: PEN. OF SECTION 30, TOWNSHIP 28 N., RANGE 7 E., SE QUARTER, NE QUARTER

**Notice of Trustee's Sale**  
Pursuant to the Revised Code of Washington 61.24, et seq.

FIRST AMERICAN

④ 46.4  
3902894

On **April 3, 2009**, at 10:00 a.m. On the steps in front of the north entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave. in the City of Everett, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Snohomish, State of Washington:

Parcel A: All that portion of the Southeast Quarter of the Northeast Quarter of Section 30, Township 28 North, Range 7 East, W.M. in Snohomish County, Washington, described as follows Beginning at the Northeast corner of the Southeast Quarter of the Northeast Quarter of Said Section, thence West to the Northwest corner of said Southeast Quarter of the Northeast Quarter, thence South 985 feet to a point herein called Point "A" for reference purposes, thence Southeasterly to a point on the East line of said Section 30 which is 1055 feet South of the Northeast corner of said section, said point is herein called Point "B" for reverence purposes, Thence Northwesterly on the line between Points "A" and "B" 540.00 feet to the True Point of Beginning, thence Southeasterly 540 feet to Point "B", thence along the East line of said Section North 339 00 feet, thence Westerly 540.00 feet to a point which is 309.00 feet to the True Point of Beginning, except any portion as conveyed to Snohomish County by Quit Claim Deeds recorded under Auditor's File Numbers 377826, 178744, 2287866 and 7808020337. Parcel B. That portion of the Southeast Quarter of the Northeast Quarter of Section 30, Township 28 North, Range 7 East, W.M., Snohomish County, Washington, described as follows: Beginning at the Northeast corner of said subdivision, thence North 87 degrees 41'35" West along the North line thereof 30 00 feet to the Westerly right of way margin of the County road, known as Ingram Road, as it now exists, thence South 2 degrees 19'26" West along said Westerly Margin 702.14 feet to the Point of Beginning, thence continuing South 2 degrees 19'26" along said Margin 15 00 feet, thence North 87 degrees 52'16" West along the North line of that property described in instrument recorded under Auditor's File Number 2058006, a distance of 510.00 feet, thence North 2 degrees 11'18" East 15.00 feet, thence South 87 degrees 52'16" East 510 04 feet to the Point of Beginning

Commonly known as: 12218 Ingraham Road  
Snohomish, WA 98290

which is subject to that certain Deed of Trust dated 06/28/06, recorded on 06/30/06, under Auditor's File No. 200606301718, records of Snohomish County, Washington, from Douglas J. Bartholomew and Kathy A. Bartholomew, husband and wife, as Grantor, to Talon Group, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Lender and Lender's successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to U.S. Bank National Association, as Trustee for CSFB HEAT 2006-7, under an Assignment/Successive Assignments recorded under Auditor's File No. 200811200365.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 12/30/2008
Monthly Payments	\$17,620.98
Late Charges	\$744.90
Lender's Fees & Costs	\$65.00
Total Arrearage	\$18,430.88
Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$1,147.77
Statutory Mailings	\$11.48
Recording Costs	\$30.00
Postings	\$57.50
Sale Costs	\$0.00
Total Costs	\$1,921.75
Total Amount Due:	\$20,352.63

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$334,294.61, together with interest as provided in the note or other instrument evidencing the Obligation from 06/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or

condition of the Property on April 3, 2009. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 03/23/09 (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 the close of the Trustee's business on 03/23/09 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 03/23/09 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Douglas J. Bartholomew  
12218 Ingraham Road  
Snohomish, WA 98290

Kathy A. Bartholomew  
12218 Ingraham Road  
Snohomish, WA 98290

by both first class and either certified mail, return receipt requested on 10/27/08, proof of which is in the possession of the Trustee; and on 10/28/08 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the 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 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 and tenants. After the 20<sup>th</sup> 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.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 12/30/2008

Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott  
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Vonnie McElligott  
(425) 586-1900

STATE OF WASHINGTON

COUNTY OF KING

I certify that I know or have satisfactory evidence that Vonnie McElligott is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12/31/08

HEATHER E. CASEY  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
04-22-10

Heather E. Casey  
NOTARY PUBLIC in and for the State of  
Washington, residing at Renton  
My commission expires 4-22-10

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC  
FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7777.28079  
Client: America's Servicing Company  
Borrower: Bartholomew, Douglas J. and Kathy A.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.