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SKAMANIA CO. WASH  
BY ROYAL & ENGLISH

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AUDITOR

GARY H. OLSON

NOTICE OF FORECLOSUREPursuant to the Revised Code of Washington  
Chapter 61.24, et seq.TO: Gary R. Hains and Diane J. Hains  
MPO 18L Little Rd.  
Skamania, WA.Gary R. Hains and Diane J. Hains  
21113 Church Lake Drive  
Sumner, WA. 98390

The attached Notice of Trustee's Sale is a consequence of default(s) in the obligation to James E. Peterson and Diane E. Peterson, husband and wife, the Beneficiary of your Deed of Trust and owner of the obligation secured thereby. Unless the default(s) is/are cured, your property will be sold at auction on the 23<sup>rd</sup> day of November, 1988.

To cure the default(s), you must bring the payments current, cure any other default(s), pay accrued late charges, advances, other costs, Trustee's fees and attorneys' fees as set forth below by the 12<sup>th</sup> day of November, 1988, (11 days before sale date). To date, these arrears and costs are as follows:

Currently due to reinstate on <u>7/24/88</u>	Estimated amount that will be due to reinstate on <u>12<sup>th</sup> of November</u> (11 days before the date set for sale)
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Delinquent payments from the 24th day of April, 1988, in the amount of:

\$54,000.00 Balance plus 10% per annum interest

\$ 54,000.00\$ 54,000.00

Accrued interest in the total amount of:

15 months at \$ 450. per month \$ 8,100.00

\$ 9,900.00

Prior Accrued Late Charges \$ \_\_\_\_\_

\$ \_\_\_\_\_

Bankruptcy Fees and Costs \$ \_\_\_\_\_

\$ \_\_\_\_\_

Received  
In  
11/11/88  
S  
S  
S

Prior Action Fees and costs	\$ _____	\$ _____
Trustee's Fees in the amount of:	\$ <u>750.00</u>	\$ <u>1,000.00</u>
Trustee's expenses in the amount of:		
Title Report for Foreclosure	\$ <u>346.68</u>	\$ <u>346.68</u>
Certified Mailings	\$ <u>15.00</u>	\$ <u>35.00</u>
Recording Fees	\$ <u>15.00</u>	\$ <u>30.00</u>
Process Service	\$ <u>25.00</u>	\$ <u>50.00</u>
Publication	\$ <u>n/a</u>	\$ <u>275.00</u>
Copying (Est.)	\$ <u>20.00</u>	\$ <u>30.00</u>
Long Distance Phone Charges (Est.)	\$ <u>10.00</u>	\$ <u>30.00</u>
TOTALS	\$ <u>61,931.68</u>	\$ <u>64,346.68</u>

As to the default(s) which do not involve payment of money to the Beneficiary or your Deed of Trust, you must cure each such default. Listed below are the default(s) which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

<u>DEFAULT</u>	<u>Description of Action Required to Cure and Documentation Necessary to Show Cure:</u>
1. Failure to keep property in good condition and repair	1. Repair Buildings on Premises.
2. Insurance and Taxes	2. Provide current tax and insurance information and pay any delinquent property tax and other taxes.

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the 12<sup>th</sup> day of November, 1988, (11 days before the sale date), by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and

any additional late charges must be added to your reinstating payment. Any new default(s) not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property or to comply with State or local law, it will be necessary for you to contact the Trustee prior to the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. In addition, the Trustee's fees may increase as more time is allowed to pass before the reinstatement is made.

Tender of payment or performance must be made to the Trustee, Michael V. Roe, whose address is 703 Broadway, Suite 610, Vancouver, WA (206) 690-1526. 98660

AFTER THE 12<sup>th</sup> DAY OF NOVEMBER, 1988, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULT(S) AS OUTLINED ABOVE. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance (\$54,000.00), plus accrued interest, costs, fees and advances, if any, made pursuant to the terms of the loan documents and by curing the other default(s), as outlined above.

You may contest this default by initiating court action in the Superior Court of the County in which the sale is to be held. In such action, you may also raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense.

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold to satisfy the obligations secured by your Deed of Trust. The effect of such sale will be to deprive you and all those who hold by, through or under you, of all interest in the property.

DATED this 11<sup>th</sup> day of August, 1988.

Michael V. Roe  
MICHAEL V. ROE, Trustee

703 Broadway Suite 610  
Vancouver, WA 98660

(206) 690-1526

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CLERK

AUG 12 12 54 PM '88

ELIZABETH A. LUCE