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FILED FOR RECORD  
KINGSTON COUNTY AUDITOROCT 1  
SEP 31 9 16 AM '91

## NOTICE OF DEFAULT

BOOK 125 PAGE 553

FILED BY Brian Altman  
RETURN TO Attorney at Law  
228 S. Columbus  
Malden, MA 02148  
VOL 277 PAGE 152-154PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24, ET SEQ.FILED FOR RECORD  
SKAMANIA CO. WASH  
BY Brian AltmanOCT 23 3 05 PM '91  
O. LowryTO: David R. Ellis  
P. O. Box 279  
Carson, WA 986101. DEFAULT.

You are hereby notified that the beneficiary, William Heckel, has declared you in default on the obligation secured by that certain Deed of Trust dated December 30, 1986, recorded December 31, 1986, is Book 103, Page 751, Auditors File No. 102430, Skamania County Mortgage Records, Washington, which Deed of Trust encumbers the following real property in said County:

Lot #1, Carson Valley Park, according to the plat thereof on file of record in Book "A" of Plats, page 148, records of Skamania County, Washington.

2. STATEMENT OF DEFAULT AND ITEMIZED ACCOUNT OF AMOUNTS IN ARREARS:

The beneficiary has declared you to be in default on the Deed of Trust for the following reasons:

(a) Failure to pay the following past due amounts, which are in arrears:

(1) Monthly payments through 5/91: \$7990.84

TOTAL TO CURE DEFAULT: \$7990.84

(b) Default other than failure to make monthly payments as follows:

1991 taxes \$410.23

3. OTHER CHARGES, COSTS AND FEES:

In addition to the amounts in arrears specified above, you are or may be obliged to pay the following charges, costs and fees to reinstate the Deed of Trust if reinstatement is made before

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Registered  
Indexed, ✓  
Indirect ✓  
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recording of the Notice of Trustee's Sale.

(a)	Cost of foreclosure title report	\$ 214.00
(b)	Service/Posting of notice of default (estimated)	100.00
(c)	Copying/Postage (estimated)	30.00
(d)	Trustee's fee	
(e)	Attorney's fee	1000.00
(f)	Inspection fees	
(g)	Long distance telephone charges	30.00
(h)		
(i)		

TOTAL: \$1374.00

4. **REINSTATEMENT: IMPORTANT! PLEASE READ!**

(a) The total amount necessary to reinstate your Amended Note and Deed of Trust before the recording of the Notice of Trustee's Sale is the sum of paragraphs 2 and 3 above in the amount of \$9,775.07 PLUS the amount of any monthly payments and late charges which may fall due after the date of this Notice of Default. In the event you tender reinstatement before the recording of the Notice of Trustee's Sale, you must be sure to add to the amount shown above any monthly payments and/or late charges which may fall due after the date of the Notice of Default.

No additional fees or costs will be incurred prior to the time the Notice of Trustee's Sale is recorded; the Notice of Trustee's Sale may be recorded after thirty (30) days from the date this notice is mailed, served upon you or posted upon the premises, whichever occurs latest.

Reinstatement monies may be tendered to:

Brian Altman  
Attorney  
228 South Columbus  
Goldendale, Washington 98620

(b) If your default includes a default other than failure to pay monthly payments and/or late charges when due, then in order to reinstate the Amended Note and Deed of Trust before the Notice of Trustee's Sale is recorded, you must cure such other defaults.

5. **CONSEQUENCES OF DEFAULT:**

(a) Failure to cure said alleged default within thirty days of mailing of this notice, or if personally served, within thirty days of the date of personal service thereof, may lead to recordation, transmittals and publication of a Notice of Trustee's

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Sale, and the property described in paragraph 1 above may be sold at public auction at a date no less than 120 days in the future.


(b) The effect of the recordation, transmittal and publication of a Notice of Trustee's Sale will be to (i) increase the costs and fees and (ii) publicize the default and advertise the property described herein for sale.

(c) The effect of a trustee's sale of the above described property by the trustee will be to deprive you, or your successor in interest, and all of those who hold by, through or under you of all of your or their interest in the property described in paragraph 1 above and satisfy the obligation secured by the above Deed of Trust.

6. RECOURSE TO COURTS:

You or your successors in interest have recourse to the courts pursuant to RCW 61.24.130 to contest the alleged default on any proper ground.

DATED this May 14, 1991



BRIAN ALTMAN  
Successor Trustee and Attorney  
for Beneficiary

Address:

228 South Columbus, Suite 101  
Goldendale, Washington 98620

Telephone:

(509) 773-5884