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BOOK 130 PAGE 109

FILED FOR RECORD
SKAMANIA CO WASH
by Velikanje, Moore
Shore

AUG 6 3 13 PM '92

GARY E. OLSON

WHEN RECORDED RETURN TO:

Carter L. Fjeld
Velikanje, Moore & Shore, Inc. P.S.
Post Office Box C2550
Yakima, Washington 98907

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington
Chapter RCW 61.24, et seq.

TO: WILLIAM J. KELLUM AND CLARICE M. KELLUM
P.O. Box 908
Stevenson, Wa. 98648

INTERNAL REVENUE SERVICE
Special Procedures Staff
Post Office Box 1729
Seattle, Washington 98111

AND TO: Each and every other person or entity claiming any right,
title or interest in the property which is the subject of
this proceeding.

I.

NOTICE IS HEREBY GIVEN that the undersigned trustee will
on the sixth (6th) day of November 1992, at the hour of 11:00 a.m.
at the front steps (main entrance) of the Skamania County
Courthouse in the city of Stevenson, 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 Skamania, state of Washington, to-wit:

Lot 25, block 6, Town of Stevenson,
according to the Plat thereof
recorded in Book A of Plats, page
11, in the County of Skamania, State
of Washington.

which is subject to that certain Deed of Trust dated February 12,
1988 and recorded February 12, 1988, under Auditor's File No.
104680, records of Skamania County, Washington, from William J.
Kellum and Clarice M. Kellum, as grantors, to Mt. Adams Title Co.,
as trustee, to secure an obligation in favor of Klickitat Valley
Bank, as beneficiary.

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| Registered | <input checked="" type="checkbox"/> |
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| Indirect | <input checked="" type="checkbox"/> |
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II.

No action commenced by the beneficiary of the Deed of Trust or the beneficiary's successor(s) is now pending to seek satisfaction of the obligation in any court by reason of the 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:

A. Default on Secured Obligation: Failure to pay, when due, the following amounts, which are now in arrears:

| | |
|--|-------------|
| Payments due from February 1992 through July 1992: | \$ 4,008.84 |
| Late charges through July 30, 1992: | \$ 330.00 |
| TOTAL | \$ 4,338.84 |

B. Default Other Than on Secured Obligation:

- (1) Failure to pay real property taxes due through April 30, 1992
- (2) Insurance premiums added on May 21, 1992 of \$1,100.80

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal *Fifty Seven Thousand Two Hundred Seventy Two Dollars and 36/100* (\$57,272.36), together with interest as provided in the Note or other instrument secured from the *twenty first* (21st) day of February 1992, and such other costs and fees 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 expense of sale and the obligations 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 the *sixth* (6th) day of November, 1992. The default(s) referred to in Paragraph III must be cured by the *twenty sixth* (26th) day of October, 1992, (*eleven* (11) days before the sale

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date) to cause a discontinuance of the sale. The sale will be discontinued and terminated, if at any time, on or before the *twenty sixth* (26th) day of October, 1992 (*eleven* (11) days before the sale date), 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 the *twenty sixth* (26th) day of October, 1992, (*eleven* (11) days before the sale date), and before the sale by the grantor, or the grantor's successor in interest 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 obligations 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 grantor, or the grantor's successor in interest, at the following address:

William J. Kellum and Clarice M. Kellum
P.O. Box 908
Stevenson, Wa. 98648

by both first class and certified mail on the *sixth* (6th) day of June, 1992, proof of which is in the possession of the trustee; and the grantor, or the grantor's successor in interest, was personally served on the *fifteenth* (15th) day of June, 1992, 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 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.

VELIKANJE, MOORE & SHORE, INC. P.S.
Attorneys at Law

By:

Carter L. Fjeld
CARTER L. FJELD, Successor Trustee

405 East Lincoln Avenue
Yakima, Washington 98901
(509-248-6030)

STATE OF WASHINGTON)

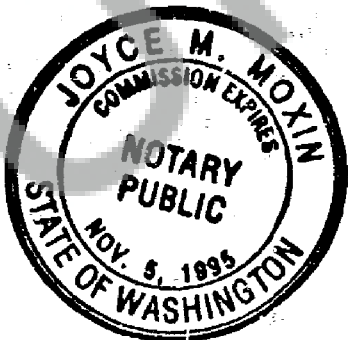
County of Yakima)

ss:

ON THIS DAY personally appeared before me CARTER L. FJELD, 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 purpose therein mentioned.

GIVEN under my hand and official seal this 5th day of August, 1992.

Joyce M. Moxin
NOTARY PUBLIC in and for the State of
Washington, residing at Yakima.
My commission expires June 25, 1995.



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