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NOTICE OF TRUSTEE'S SALE

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GARY M. OLSON BOOK 147 PAGE 466

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on Friday, the 31st day of March, 1995, at the hour of 11:00 A.M. at the south steps 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:

Ι.

A Tract of land in the Northwest Quarter of the Northeast Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the CUMMINGS SHORT PLAT, recorded in Book 2 of Short Plats, Page 207, Skamania County Records.

which is subject to that certain Deed of Trust dated February 3, 1994, recorded February 9, 1994, under Auditor's File No. 118716, records of Skamania County, Washington, from DIXIE WHITE, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Beneficial Washington, Inc., dba Beneficial Mortgage Company, as Beneficiary. LANDERHOLM, MEMOVICH, LANSVERK & WHITESIDES, P.S. was appointed Successor-Trustee by instrument recorded with Skamania County Auditor.

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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:

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1. Failure to pay when due the following amounts which are now in arrears:

a. Delinquent Payments \$ 5,074.29 b. Late Charges \$ 676.87 c. Fees and Expenses \$ 1,554.15

2. Delinquent 1994 property taxes and fire patrol.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$101,859.09, together with interest as provided in the note or other instrument secured from the 8th day of July, 1994, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

٧.

The above-described real property will be sold to satisfy the expense 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 the 31st day of March, 1995. The default(s) referred to in paragraph III must be cured by the 20th day of March, 1995 (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 the 20th day of March, 1995, (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 20th day of March, 1995 (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 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 Grantor or the Grantor's successor in interest at the following address:

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M.P. 0.5 Pohl Road, Washougal, Washington 98671

by both first class and certified mail on the 19th day of October, 1994, 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 22nd day of October, 1994, 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.

.IIIV

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.

ZACHARY H. STOUMBOS, WSBA #07868

LANDERHOLM, MEMOVICH, LANSVERK

WHITESIDES, P.S., Successor-Trustee 915 Broadway

P.O. Box 1086

Vancouver, WA 98666-1086 Telephone: (206)696-3312 STATE OF WASHINGTON)

State of Clark)

I certify that I know or have satisfactory evidence that Zachary H. Stoumbos is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument with full authority.

DATED: December ______, 1994.

LORI ANN MCQUAY
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
MAY 9, 1998

Notary Public in and for the State of Washington, residing at the County of Clark.

My appointment expires: 5-9-98

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