WHEN RECORDED RETURN TO:

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

FILED FOR RECORD
SKAMANIA GO. WASH
BY Velikonje, Moore
FEB 12 4 19 PH '96
Plawry
AUDITOR
GARY M. OLSON

124430

NOTICE OF TRUSTER'S SALE

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

TO:

DONALD C. DELBRIDGE and NANCY C. DELBRIDGE

P. O. Box 846 Stevenson, WA 98648

STATE OF WASHINGTON

DEPARTMENT OF SOCIAL & HEALTH SERVICES ENFORCEMENT DIVISION
1002 North 16th Avenue
Yakima, WA 98902

AND TO:

Bach and every other person or entity claiming any right, title or interest in the property which is the subject of

this proceeding.

NOTICE IS HERRBY GIVEN that the undersigned trustee will on the MAY 17, 1996, at the hour of 1:00 p.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:

> Commonly known as: 409 Second Street Ext. Stevenson WA 98648.

SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A".

which is subject to that certain Deed of Trust dated May 22, 1991 and recorded May 30, 1991, under Auditor's File No. 111304, records

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of Skamania County, Washington, from DONALD C. DELBRIDGE and NANCY C. DELBRIDGE, as grantors, to SKAMANIA COUNTY TITLE, as trustee, to secure an obligation in favor of KLICKITAT VALLEY BANK, as beneficiary.

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 of \$409.49 due from September 1995 through January 1996:

\$ 2,047.45

Late charges through January 1996:

Language Constitution of the Constitution of t

250.00

TOTAL

\$ 2,297.45

- Default Other Than on Secured Obligation:
  - Real estate taxes for years 1995 and 1996, plus interest and penalty.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$31,160.45, together with interest as provided in the Note or other instrument secured from the 12th day of September, 1995 and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

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 May 17, 1996. The default(s) referred to in Paragraph III must be cured by the May 6, 1996, (eleven (11) days before the sale date) to cause a discontinuance of the sale. The

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sale will be discontinued and terminated, if at any time, on or before the May 6, 1996 (eleven (11) days before the sale date), the default(s), as set forth in Paragraph III are cured and the trustee's fees and costs are paid. The sale may be terminated any time after the May 6, 1996 (eleven (11) days before the sale time after the May 6, 1996, (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:

DONALD C. DELBRIDGE and NANCY C. DELBRIDGE P. O. Box 846 Stevenson, WA 98648

by both first class and certified mail on the 22nd day of December, by both first class and certified mail on the Zind day of December, 1995, 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 6th day of January, 1996, 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 shows and the trustee has possession of proof of such service or above, and the trustee has possession of proof of such service or posting.

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.

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.

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Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following to you: This document is an attempt to collect a debt, and any information obtained will be used for that purpose.

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

By:

CARTER A. FJELD, Successor Trustee

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

STATE OF WASHINGTON

88:

County of Yakima

ON THIS DAY personally appeared before me CARTER L. FJKLD, 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 10 day of February, 1996.

> OLWEN Notary public in and for the

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**DESCRIPTION:** 

A tract of land in the Northeast quarter of section (, Township 2 North, Range ? East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at a point 542.2 feet South of a rock marking the intersection of the West line of the Shepard D. L. C. with the North line of Section 1, Township 2 North, Range 7 East of the Willamette Meridian, said point being the intersection of the West line of the said Shepard D. L. C. with the North line of Second Street in the Town of Stevenson; thence Westerly along the North line of Second Street 510 feet to the initial point of the tract hereby described; thence North 100 feet; thence West 37 feet; thence South 100 feet to the North line of Second Street; thence East 37 feet to the initial point.

EXHIBIT A