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FILED FOR RECORD  
SKAMANIA CO. WASH  
BY SKAMANIA CO. TITLE

APR 28 1 39 PM '97

*P. Lavery*  
AUDITOR  
GARY M. OLSON

After Recording, Return to:  
Vonnie Nave  
North Pacific Trustee, Inc.  
PO Box 4143  
Bellevue, WA 98009-4143

File No. 7023.20172/Baker, John H. and Kalliopi  
Grantors: North Pacific Trustee, Inc.  
Norwest Mortgage, Inc., A California Corporation  
Grantee: Baker, John H. and Kalliopi

**Notice of Trustee's Sale**

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

I.

On August 1, 1997, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240 Vancouver in the City of Stevenson, State of Washington, the undersigned Trustee will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skamania, State of Washington:

Tax Parcel ID No.: 02-07-30-01-01-5490-00

Lot 27, Block 3, Plat of relocated North Bonneville, recorded in Book B of Plats, Page 9, under Skamania County File No. 83466, also recorded in Book B of Plats, Page 25, under Skamania County File No. 84429, in the County of Skamania and State of Washington.

commonly known as: 327 Hamilton Drive  
North Bonneville, WA 98639

which is subject to that certain Deed of Trust dated 6/1/94, recorded on 6/3/94, under Auditor's File No. 119610, records of Skamania County, Washington, from John H. Baker and Kalliopi Baker, husband and wife as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Landmark Mortgage Co., as Beneficiary, the beneficial interest in which was assigned by to Norwest Mortgage, Inc., under an Assignment/Successive Assignments recorded under Book 160, Page 94.

Reviewed	/
Indexed	/
Filed	/
Noted	/

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 breach on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 4/22/97
A. Monthly Payments	
B. Late Charges	\$6,023.46
C. Advances	\$248.76
D. Other Arrears	\$0.00
Total Arrearage	\$0.00
E. Trustee's Expenses	\$6,272.22
(Itemization)	
Trustee's Fee	\$550.00
Attorneys' Fees	\$0.00
Title Report	\$529.65
Process Service	\$73.00
Photocopies	\$20.00
Statutory Mailings	\$105.00
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	\$1,322.65
Total Amount Due:	\$7,594.87

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard  
Waste

Unauthorized sale of property (Due on Sale)

ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust  
Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$103,597.71, together with interest as provided in the note or other instrument secured from 10/1/96, 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 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 8/1/97. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 7/21/97 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 7/21/97 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 7/21/97 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance paying the entire balance of 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.

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:

NAME AND ADDRESS

John H. Baker  
327 Hamilton Drive  
North Bonneville, WA 98639

Kalliopi Baker  
327 Hamilton Drive  
North Bonneville, WA 98639

John H. Baker  
P.O. Box 155  
North Bonneville, WA 98639

Kalliopi Baker  
P.O. Box 155  
North Bonneville, WA 98639

by both first class and either certified mail, return receipt requested, or registered mail on 2/10/97, proof of which is in the possession of the Trustee; and on 2/12/97 the Grantor's successor in interest was personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's fees due at any time prior to the sale.



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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 right, title and 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.

DATED: April 22, 1997

North Pacific Trustee, Inc., Trustee

By [Signature]  
Its [Signature]  
PO BOX 4143  
Bellevue, WA 98009-4143  
Contact: Yonnie Nave  
(206) 453-5055

STATE OF WASHINGTON )

COUNTY OF KING ) ss

On this day personally appeared before me David E. Fennell the Vice President of North Pacific Trustee, Inc., the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be his free and voluntary act and deed on behalf of said corporation for the uses and purposes therein mentioned.  
GIVEN under my hand and official seal 4/22/97.



[Signature]  
NOTARY PUBLIC in and for the State of  
Washington, residing at Seattle  
My commission expires 4/19/97

NORTH PACIFIC TRUSTEE, INC.  
MORTGAGE BANKING TRUSTEE SERVICES  
PO BOX 4143  
BELLEVUE, WA 98009-4143  
206-453-5055  
FAX 206-458-0522

Loan no: 0900399  
File No: 7023.20172  
Client: Norwest-Charlotte NC  
Borrower: Baker, John H. and Kalliope

SERVING WASHINGTON, OREGON & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.