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BOOK 166 PAGE 13

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SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

JUN 9 9 36 AM '97

P. Olson
AUDITOR
GARY M. OLSONAFTER RECORDING RETURN TO:
Law Offices of Karen L. Gibbon, P.S.
6317 Phinney Avenue North
Seattle, WA 98103

NOTICE OF TRUSTEE'S SALE

TO: Chris L. Nielsen
Jane Doe, wife of
Chris L. Nielsen
Susan J. Henderson
John Doe, husband of
Susan J. HendersonOccupants
Willard Homeowners Association

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on September 12, 1997, at the hour of 10:00 a.m., at outside the front entrance of 43 Russell Street, 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 14, PLAT OF WILLARD, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK B, PAGE 62, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. (Tax Parcel NO. 03-09-02-1-1-1400-00)

(commonly known as NKA O'Leary Road, Willard, WA 98605), which is subject to that certain Deed of Trust, dated December 19, 1994, recorded December 30, 1994, under Auditor's File No. 121368 records of Skamania County, Washington, from Chris L. Nielsen and Susan J. Henderson, as joint tenants with right of survivorship, as Grantors, to Skamania County Title, as Trustee, to secure an obligation in favor of Southern Pacific Thrift and Loan, a California Corporation, as Beneficiary, the beneficial interest in which has been assigned to Advanta Mortgage Corp. U.S.A., as Master Servicer on behalf of the trustee, Bankers Trust Company of California, N.A., for the benefit of Certificate Holders of Prudential Securities Secured Financing Corp. Mortgage Pass-Through Certificates, Series 1995-1, under Skamania County Auditor's File No. 127542.

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 for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:

16 monthly payments at \$401.80 each, (March 1, 1996 - June 1, 1997):	\$ 6,428.80
7 late charges at \$20.09 each, for each monthly payment not made within 15 days of its due date:	\$ 140.63
Accrued late charges:	\$ 57.57
Less suspense or rents received:	\$ 0.00
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$ 6,627.00

20.000 /
10.000 /
10.000 /
10.000 /
10.000 /

Default other than failure to make monthly payments:

Delinquent General Taxes for 1995 in the amount of \$377.25 plus interest and penalties; Delinquent General Taxes for 1996 in the amount of \$372.71 plus interest and penalties. Delinquent General Taxes for 1997 in the amount of \$383.03 plus interest and penalties.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$41,984.45, together with interest as provided in the note or other instrument secured from the first day of February, 1996 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on September 12, 1997. The defaults referred to in paragraph III must be cured by September 1st, 1997 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before September 1st, 1997 (11 days before the sale) 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 September 1st, 1997 (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 principal and interest 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:

Chris L. Nielsen
Jane Doe, wife of
Chris L. Nielsen
Susan J. Henderson
John Doe, husband of
Susan J. Henderson

Both At: P.O. Box 571
White Salmon, WA 98672

by both first class and certified mail on February 10, 1997, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served on February 14, 1997, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 objections to this 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 R.C.W. 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's Sale.

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

DATED: June 4, 1997.

KAREN L. GIBBON, P.S., Successor Trustee

By: Karen L. Gibbon
KAREN L. GIBBON, President
LAW OFFICES OF KAREN L. GIBBON, P.S.
6317 Phinney Avenue North
Seattle, WA 98103
(206) 782-1456

STATE OF WASHINGTON)
COUNTY OF KING) ss.

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on June 4, 1997.



Karen L. Linde
Karen L. Linde
Notary Public in and for the State of
Washington, residing at Seattle.
My commission expires 1-18-2001.