

128458

BOOK 166 PAGE 401

FILED FOR RECORD
SKAMANIA CO. WASH
BY Velikanje, Moore & Shore

JUN 23 3 19 PM '97
Gary Olson
AUDITOR
GARY M. OLSON

WHEN RECORDED RETURN TO:

Carter L. Fjeld
Velikanje, Moore & Shore, Inc. F.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: GERALD L. COMBS
DEBORAH L. COMBS
P. O. Box 152
Klickitat, Washington 98623

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.

LEGAL DESCRIPTION: A tract of land in the southeast quarter of the southeast quarter of Section 15, Township 3 north, Range 10 E.W.M. in the county of Skamania, state of Washington.

PARCEL NO. 03-10-15-0-0-2400-00

I.

NOTICE IS HEREBY GIVEN that the undersigned trustee will on the 3rd of OCTOBER, 1997, 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:

A tract of land in the southeast quarter of the southeast quarter of Section 15, Township 3 north, Range 10 E.W.M. in the county of Skamania, state of Washington. PARCEL NO. 03-10-15-0-0-2400-00

which is subject to that certain Deed of Trust dated November 28, 1995 and recorded December 5, 1995, under Auditor's File No. 123955, records of Skamania County, Washington, from GERALD L. COMBS and DEBORAH L. COMBS, as grantors, to Skamania County Title Company, as trustee, to secure an obligation in favor of KLICKITAT VALLEY BANK, as beneficiary.

II.

NOTICE OF TRUSTEE'S SALE - I
IND/97-0435.6/lao

By phone	<input checked="" type="checkbox"/>
Indexed, Dir	<input checked="" type="checkbox"/>
Indirect	<input type="checkbox"/>
Faxed	<input type="checkbox"/>
Mailed	<input type="checkbox"/>

BOOK 166 PAGE 402

No action commenced by the beneficiary of the Deed of Trust 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 are as follows:

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

Payments due from 2/5/97 through 6/16/97:	\$ 3,743.60
Late charges through 6/16/97:	\$ 118.72
TOTAL:	\$ 3,862.32

B. Default Other Than on Secured Obligation:

NA

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$36,888.12 together with interest as provided in the Note or other instrument secured from the 18th day of February, 1997 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 . The default(s) referred to in Paragraph III must be cured by the 22nd of September, 1997 (eleven (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 22nd of September, 1997 (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 22nd of September, 1997 (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:

GERALD L. COMBS
DEBORAH L. COMBS
P. O. Box 152
Klickitat, Washington 98628

by both first class and certified mail on the 14th day of May, 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 the 22nd day of May, 1997, 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.

NOTICE OF TRUSTEE'S SALE - 2
IND/97-0435.6/lao

000177

000178

BOOK 166 PAGE 403

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.

X.

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.

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

By: *Carter L. Field*
CARTER L. FIELD, Successor Trustee

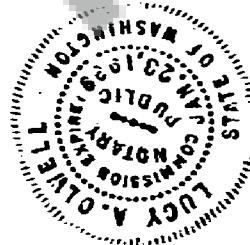
405 East Lincoln Avenue
P.O. Box C-2550
Yakima, Washington 98901
(509-248-6030)

STATE OF WASHINGTON)
) ss:
County of Yakima)

ON THIS DAY personally appeared before me CARTER L. FIELD, 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 purposes therein mentioned.

GIVEN under my hand and official seal this 27th day of June, 1997

Lucy A. Oliver
First name Lucy A. Oliver
Notary public in and for the state of Washington,
Residing at Yakima
Commission expires 1-28-99



NOTICE OF TRUSTEE'S SALE - 3
IND97-0435.6/lno