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SKAMANIA CO. WASH.
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Olson
AUDITOR
GARY H. OLSON

Return to:
Flower & Andreotti
303 East "D" Street #1
Yakima, WA 98901

Document Title:

Notice of Trustee's Sale

Grantor:

Goulet, Michael Leo, a single person.

Grantee/Beneficiary:

Santiam Mortgage Corporation

Legal Description:

A tract of land in the Southwest quarter of the Northwest quarter of Section 15, Township 13 North, Range 9 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Lot 2 of the Evergreen Park Short Plat, recorded in Book 3 of Short Plats, page 121, Skamania County records.

Assessor's Tax
Parcel Number:

03 09 14 2 0 1100 00

Reference to
Prior Document:

Deed of Trust recorded under Skamania County Auditor's File No. 128731.

TRUSTEE'S NOTICE OF SALE

I.

NOTICE IS GIVEN the undersigned successor trustee will on the 10th day of April, 1998, at the hour of 11:00 a.m. on the front steps of the Skamania County Courthouse, 200 Vancouver, 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, situate in the County of Skamania, State of Washington:

A tract of land in the Southwest quarter of Section 15, Township 13 North, Range 9 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Lot 2 of the Evergreen Park Short Plat, recorded in Book 3 of Short Plats, page 121, Skamania County records.

which is subject to that certain Deed of Trust dated July 17, 1997, recorded July 23, 1997 under Auditor's File No. 128731, records of Skamania County, Washington, from MICHAEL LEO GOULET, a married man as his sole and separate property, to COLUMBIA TITLE COMPANY as trustee, to secure an obligation in favor of SANTIAM MORTGAGE COMPANY, as beneficiary.

II.

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 defaults for which this foreclosure is made are failure to make the monthly payments due 9/01/97, 10/01/97, failure to pay the late payment penalties due 9/15/97 and 10/15/97, failure to pay the full amount of the principal and interest due on the Promissory Note secured by the above-described Deed of Trust on 11/01/97, and failure to pay second half 1997 real property taxes on 10/31/97. The following amount is now in arrears:

(1)	Promissory Note principal	\$63,500.00
(2)	Accrued interest (7/17/97 - 12/22/97)	4,154.22
(3)	Late payment charges	158.76
(4)	1997 second half real property taxes	355.93
(5)	Interest and penalty on taxes (estimated)	35.00
	TOTAL	<u>\$68,203.91</u>

IV.

The sum owing on the obligation secured by the Deed of Trust is \$63,500.00 together with interest as provided in the Note or other instrument secured on July 17, 1977, 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 the 10th day of April, 1998. The defaults referred to in paragraph III above must be cured by March 30, 1998 (eleven days before the sale date) to cause discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before March 30, 1998 (eleven days before the sale date), the defaults as set forth in paragraph III are cured and the successor trustee's fees and costs are paid. The sale may be terminated any time after March 30, 1998 (eleven days before the sale date), and before the sale by the Grantor or 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, obligation and/or Deed of Trust, and curing all other defaults.

VI.

A written Notice of Default was transmitted by successor trustee to the Grantor at the following address:

3731 Cook-Underwood Road
Cook, WA 98605

by both first-class and certified mail on November 21, 1997, proof of which is in possession of the successor trustee; the written Notice of Default was posted in a conspicuous place on the real property described in paragraph I above on November 23, 1997, and the successor trustee has possession of proof of posting.

VII.

The successor 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 interests in the above-described property:

IX.

Anyone having any objection to the sale on any ground 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.

Patrick Christoff

PATRICK ANDREOTTI, Successor Trustee.
FLOWER & ANDREOTTI
303 East "D" Street #1
Yakima, WA 98901
Telephone: 509-248-9084

STATE OF WASHINGTON)

County of Yakima) ss.

I CERTIFY I know or have satisfactory evidence the person appearing before me and making this acknowledgement is the person whose true signature appears on this document.

On this day personally appeared before me PATRICK ANDREOTTI, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged 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 30th day of December, 1997.

Patricia A. Kester
NOTARY PUBLIC in and for the
State of Washington.

My commission expires: 5/15/2000

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