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BOOK 172 PAGE 843

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

JAN 27 4 50 PM '98

O. Lowry
AUDITOR
GARY M. OLSON**RECORD AND RETURN TO:**
STANDARD TRUSTEE SERVICE COMPANY
OF WASHINGTON
P.O. BOX 5070
CONCORD, CA 94524
(510) 603-1000
(510) 603-7342 (Sale Information Line)

T.S. NUMBER: WTFS049320

LOAN NUMBER: 467330056 / ACCETTA

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that Standard Trustee Service Company Washington as Trustee or Successor Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 03-08-29-11-0700-00 described as

A Tract of land in the Northeast Quarter of the Northeast Quarter of Section 29, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Beginning at a point 40 rods East of the Northwest corner of the Northeast Quarter of the Northeast Quarter of said Section 29, thence East 82 feet, thence South 151 feet, thence East 50 feet, thence South 29 feet, thence West 132 feet to the Northeast corner of Lot 4, Block C, Town of Carson, recorded in Book A of Plats, Page 23, thence North along the East line of Lots 3 and 2 of said Block C 180 feet to the point of beginning. Except that portion beginning at a point 40 rods East of the Northwest corner of the Northeast Quarter of the Northeast Quarter of said Section 29, thence East 82 feet, thence South 151 feet to the true point of beginning, thence East 50 feet, thence South 29 feet, thence West 50 feet, thence North 29 feet to the true point of beginning.

Said property commonly known as: 132 Hot Springs Road, Carson, WA 98610

A. **TIME AND PLACE OF SALE:**
TIME AND DATE: 10:00 AM on March 13, 1998
PLACE: THE FRONT STEPS OF THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WA

B. **PARTIES IN THE TRUST DEED:**
GRANTOR: DAVID W. ACCETTA and DEINSE L. ACCETTA, HUSBAND AND WIFE

TRUSTEE: SKAMANIA COUNTY TITLE COMPANY

BENEFICIARY: TRANSAMERICA CREDIT CORPORATION,

C. **TRUST DEED INFORMATION:**
DATED: May 8, 1996
RECORDING DATE: May 13, 1996
RECORDING NO.: 125239, Book: 157, Page: 137
RERECORDED ON: Rec.# Book: Page:
RECORDING PLACE: Official Records of the County of SKAMANIA, State of Washington

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 Debtor's default on the obligation secured by the Deed of Trust.

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

A. **Monthly Payments:**
Monthly installments in arrears from April 12, 1997 through January 21, 1998
TOTALING: \$3,052.20

B. **Late Charges:**
Late charges in arrears and NSF fees
TOTALING:

C. **Other Arrears**

TOTALING:

T.S. Number: WTFS049320

TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT =

\$3,052.20

D. Default(s) other than payment of money:

Delinquent Property Taxes

IV

The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE

\$23,845.05

together with interest as provided in the Note or other instrument secured from March 12, 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 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (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 the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Grantor or by the Grantor's successor in interest or by the holder of any recorded junior lien or encumbrance by 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 obligation and/or Deed of Trust, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: March 2, 1998

VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Debtor or the Debtor's successor in interest at the following addresses:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee; and the Grantor or the Grantor's successor in interest was personally served with said written Notice of Default, or the written Notice of Default was posted in a conspicuous place on the real property described herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: April 24, 1997
Date of posting real property: April 23, 1997

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

DATED: January 21, 1998

STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

Successor Trustee
2600 Stanwell Dr., Ste 200
Concord, CA 94520

By: *[Signature]*
CHERYL SYKES ASSISTANT SECRETARY

STATE OF CALIFORNIA
COUNTY OF CONTRA COSTA)
ss

On the date below, before me personally appeared CHERYL SYKES to me known to be the ASSISTANT SECRETARY of Standard Trustee Service Company, who executed the within and foregoing instrument, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on January 21, 1998.

[Signature]
Notary Public in and for the State of
CALIFORNIA, Residing at CONCORD
My commission Expires 12/2001

[Signature]
DIANA BAGLEY
Comm. #1147983
NOTARY PUBLIC - CALIFORNIA
CONTRA COSTA COUNTY
Comm. Exp. July 21, 2001

EXHIBIT A

TS Number : WTFS049320

Loan Number : 467330056 / ACCETTA

David W. Accetta
132 Hot Springs Road
Carson, WA 98610

David W. Accetta
P.O. Box 688
Carson, WA 98610

Denise L. Accetta
132 Hot Springs Road
Carson, WA 98610

Denise L. Accetta
P.O. Box 832
Carson, WA 98610

Occupants of the Premises
132 Hot Springs Road
Carson, WA 98610

Unofficial Copy