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BOOK 176 PAGE 800

RECORDED AT THE REQUEST OF  
H&L Services, Inc., Trustee  
1111 Third Avenue. #3400  
Seattle, WA 98101

FILED FOR RECORD  
SKAMANIA COUNTY WASH  
BY SEAMANA COLVILLE

MAY 11 4 48 PM '98

*Olson*  
AUDITOR  
GARY H. OLSON

5222

Document Title: Notice of Trustee's Sale

Grantor: H&L Services, Inc.

Grantee: Notice to the Public

Legal Description: Lots 49 & 50 of Washougal Riverside Tracts, Book "A" Page 80  
Official legal description on page 4

Assessor's Tax Parcel ID#: 02-05-32-3-0-2000-00

Reference # (If applicable): 121034

COFONE  
80722-38099

**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE OF TRUSTEE'S SALE**

**PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24 ET. SEQ.**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 14th day of August, 1998, at the hour of 10:00 o'clock, a.m., at 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:

SEE ATTACHED EXHIBIT "A"

(commonly known as 10152 WASHOUGAL RIVER RD, WASHOUGAL, WA 98642) which is subject to that certain deed of trust dated November 8, 1994, recorded November 14, 1994, under Auditor's File No. 121034, records of SKAMANIA County, Washington, from William G. Cofone and Laura M. Cofone, husband and wife, as Grantor, to Skamania County Title Co., as Trustee, to secure an obligation in favor of Washington Mutual Bank, f/k/a Washington Mutual Savings Bank, as Beneficiary.

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(s) for which this foreclosure is made is/are as follows: [If default is for other than payment of money, set forth the particulars.]

1. Failure to pay when due the following amounts which are now in arrears:

**MONTHLY PAYMENTS:**

7 monthly payments at \$149.91 each:  
(October 14, 1997 through May 6, 1998).

**\$1,049.37**

1

**LATE CHARGES:**

7 late charges of \$7.50 for each monthly payment not made within 15 days of this due date. \$2.25

**TOTAL MONTHLY PAYMENTS AND LATE CHARGES:**

\$1,101.62

2. Failure to pay all unpaid and delinquent taxes, bonds, assessments and liens.

**IV.**

The sum owing on the obligation secured by the Deed of Trust is: Principal \$13,457.15, together with interest as provided in the note or other instrument secured from the 14th day of September, 1997, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute, plus escrow deficiency.

**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 14th day of August, 1998. The default(s) referred to in paragraph III must be cured by August 3, 1998, (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 August 3, 1998, (11 days before the sale date), 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 August 3, 1998 (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 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:

**NAME**

WILLIAM G. COFONE  
LAURA M. COFONE

**ADDRESS**

C/O WILSON  
1910 NE EVERETT ST  
CAMAS, WA 98607  
  
3300 NE 164TH ST #Q-2  
RIDGEFIELD, WA 98642  
  
10152 WASHOUGAL RIVER RD  
WASHOUGAL, WA 98671

by both first class and certified mail on the 1st day of April, 1998, 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 5th day of April, 1998, 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.

**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. To the best of Trustee's knowledge and belief grantors are not members of the United States military forces.

**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.

The Trustee makes no representations or warranties concerning what interest in the real property described above is being sold. The Deed of Trust lien foreclosed may not be a first lien position, or there may be other prior encumbrances of title. The Trustee is not required to provide title information concerning this property. Any person interested in this foreclosure is encouraged to make his or her own investigation concerning the ownership of the property, and the position on title of the deed of trust being foreclosed. Any person interested in the foreclosure is also encouraged to consult an attorney, as the Trustee will not provide legal advice concerning the foreclosure. The Trustee does not provide information concerning the location of the debtors nor concerning the condition of the property. No representation or warranties are made concerning the physical condition of the property, or whether there are any environmental or hazardous waste liabilities or problems connected with this property. Any person desiring title information, information concerning the physical condition of the property, information concerning any hazardous waste or environmental issues, or other information about the real property being foreclosed should obtain all such information independently.

DATED: May 6, 1998.

*Lila S. Raabe*  
Lila S. Raabe, Manager

H&L SERVICES, INC., TRUSTEE  
1111 Third Avenue, #3400  
Seattle, Washington 98101  
(206) 386-5470

STATE OF WASHINGTON )  
COUNTY OF KING ) ss

On this 6th day of May, 1998, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared LILA S. RAABE to me known to be the Manager of H & L SERVICES, INC. the corporation that executed the foregoing instrument, 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.

Witness my hand and official seal hereto affixed the day and year first above written.

*Christopher S. Ashcraft*  
By: Christopher S. Ashcraft  
Notary Public in and for the State of Washington  
Residing at Seattle  
My Commission Expires: 3/9/02



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A tract of land consisting of portions of Lots 49 and 50 of Washougal Riverside Tracts according to the official plat thereof on file and of record at Page 80 of Book A of Plats, Records of, Skamania County, Washington, more particularly described as follows:

Beginning at the Northwest corner of the said Lot 49, said point being the most Westerly corner thereof and said point being the Northeast corner of the said Lot 50; thence along the Northerly line of said Lot 49 North 48° 04' East 16 feet; thence parallel with the Westerly line of said Lot 49 Southeasterly 125 feet; thence South 48° 04' West 110 feet; thence parallel to the Easterly line of the said Lot 50 Northwesterly 125 feet to the Northerly line of the said Lot 50; thence North 48° 04' East 100 feet to the Point of Beginning.

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