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BOOK 178 PAGE 250

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SKAMANIA CO. WASH  
BY SKAMANIA CO. TITLE

JUN 11 11 38 AM '98

Oxley  
AUDITOR  
GARY H. 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: Ward L. Miller  
Wanda D. MillerOccupants  
James W. Johnston

SEP 2/622

## I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on September 11th, 1998, at the hour of 10:00 a.m., at outside the front entrance of 240 N.W. Vancouver Avenue, 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 PARCEL OF LAND LOCATED IN TRACT 4 OF COLUMBIA HOME TRACTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK A OF PLATS PAGE 76, IN COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 1 OF THE CARRIE AHLSTEDT SHORT PLAT, AS RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 105, SKAMANIA COUNTY RECORDS. (Tax Parcel No. 03-75-36-4-0-1000-00)

(commonly known as 12 Ahlstedt Road, Stevenson, WA 98648), which is subject to that certain Deed of Trust, dated July 10, 1997, recorded July 18, 1997, under Auditor's File No. 128706 records of Skamania County, Washington, from Ward L. Miller and Wanda D. Miller, husband and wife, as Grantors, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Pan American Bank, FSB, as Beneficiary, the beneficial interest in which has been assigned to Bankers Trust Company, as trustee of Amresco Residential Securities Corporation Mortgage Loan Trust 1998-1 under the pooling and servicing agreement dated as of February 1, 1998., under Skamania County Auditor's File No. 131305.

## 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:

6 monthly payments at \$1096.01 each, (January 1, 1998 - June 1, 1998):	\$ 6,576.06
5 late charges at \$65.76 each, for each monthly payment not made within 15 days of its due date:	\$ 328.80
Accrued late charges:	\$ 0.00
Less suspense or rents received:	\$ 0.00
<b>TOTAL MONTHLY PAYMENTS AND LATE CHARGES:</b>	<b>\$ 6,904.86</b>

Signature	_____
Noted	_____
Index	_____
Filed	_____
By	_____

Default other than failure to make monthly payments:

NONE

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$111,601.05, together with interest as provided in the note or other instrument secured from December 1, 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 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 11th, 1998. The defaults referred to in paragraph III must be cured by August 31st, 1998 (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 August 31st, 1998 (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 August 31st, 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 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:

Ward L. Miller  
Wanda D. Miller

Both At: 12 Ahlstedt Road  
Stevenson, WA 98648

by both first class and certified mail on April 15th, 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 April 17th, 1998, 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.

X.

The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

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

DATED: June 8, 1998.

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 8, 1998.



*Karen L. Linde*  
Karen L. Linde  
Notary Public in and for the State of  
Washington, residing at *Seattle*  
My commission expires *1/19/2001*.