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FILED FOR RECORD  
SKAMANIA CO. WASH  
BY SKAMANIA CO. CLERK

**RECORD AND RETURN TO:**  
STANDARD TRUSTEE SERVICE COMPANY  
OF WASHINGTON  
P.O. BOX 5070  
CONCORD, CA 94524

JUL 9 10 00 AM '98  
*G. Moser*  
AUDITOR  
GARY M. OLSON

T.S. NUMBER: W18BC051928  
*SC 2/18/14*

LOAN NUMBER: 0284013 / LOMAN

**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. 03-08-29-4-1-1300-00 described as LOT 32, COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

Said property commonly known as: 11 SPRUCE ST., CARSON, WA 98610

**A. TIME AND PLACE OF SALE:**

TIME AND DATE:

10:00 AM on October 9, 1998

PLACE:

THE FRONT STEPS OF THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WA

**B. PARTIES IN THE TRUST DEED:**

GRANTOR: JUDITH L. LOMAN & DOUGLAS M. LOMAN, HUSBAND AND WIFE

TRUSTEE: BENEVEST SERVICES INC., A WASHINGTON CORPORATION

BENEFICIARY: BENEFICIAL WASHINGTON, INC., DBA BENEFICIAL MORTGAGE CO. OF WASHINGTON, A DELAWARE CORPORATION QUALIFIED TO DO BUSINESS IN IDAHO, OREGON & WASHINGTON

**C. TRUST DEED INFORMATION:**

DATED:

November 14, 1997

RECORDING DATE:

November 19, 1997

RECORDING NO.:

129814, Book: 171, Page: 60

RERECORDED ON:

Rec.# Book: Page:

RECORDING PLACE:

Official Records of the County of SKAMANIA, State of Washington

T.S. Number: W18BC051926

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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 Borrower's or Grantor'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 January 19, 1998 through July 6, 1998

\$5,187.06

B. Late Charges:

\$578.43

C. Other Arrears

TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT =

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

\$5,765.49

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

PRINCIPAL BALANCE

\$82,500.00

together with interest as provided in the Note or other instrument secured from December 19, 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 Borrower, Grantor, any Guarantor, 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: September 28, 1998



T.S. Number: W18BC051926

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VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor 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 Borrower and Grantor were 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: May 22, 1998  
Date of posting real property: May 24, 1998

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.

X

NOTICE TO OCCUPANTS OR TENANTS

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.

DATED: July 6, 1998

Address for Service:  
c/o Standard Financial, Inc.  
1010 So. 336th Street, Suite 102  
Federal Way, WA 98003

STANDARD TRUSTEE SERVICE COMPANY  
WASHINGTON, Successor Trustee  
Mailing Address:  
2600 Stanwell Dr., Ste 200  
Concord, CA 94520 (925) 603-8465

By:   
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 July 6, 1998

Notary Public in and for the State of  
CALIFORNIA, Residing at CONCORD  
My commission Expires 7-21-2001



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**EXHIBIT A**

TS Number : W18BC051926

Loan Number : 80284013 / LOMAN

DOUGLAS M. LOMAN  
11 SPRUCE STREET  
CARSON, WA 98610

JUDITH L. LOMAN  
11 SPRUCE STREET  
CARSON, WA 98610

DOUGLAS M. LOMAN  
P.O. BOX 770  
CARSON, WA 98610

JUDITH L. LOMAN  
P.O. BOX 770  
CARSON, WA 98610

OCCUPANTS OF PREMISES  
11 SPRUCE STREET  
CARSON, WA 98610