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BOOK 181 PAGE 237

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

SEP 14 11 44 AM '98

O. Lavy
AUDITOR
GARY M. OLSON

AFTER RECORDING, RETURN TO:
Advanta Mortgage Corporation
16875 West Bernardo Drive
San Diego, CA 92127

RE: /10244002/Miller

See 21622

TRUSTEE'S DEED

RECORDED, LIT
DIRECT
FILED
IN THE

The GRANTOR, Karen L. Gibbon, P.S., as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, 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., GRANTEE, that real property, situated in the County of Skamania, State of Washington, described as follows:

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, 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)

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between Ward L. Miller and Wanda D. Miller, husband and wife, Grantors, to Skamania County Title Company, Trustee, and Pan American Bank, FSB, as Beneficiary, dated July 10, 1997, recorded July 18, 1997, as Auditor's No. 128706, records of Skamania County.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one (1) promissory note in the sum of \$ 111,750.00 with interest thereon, according to the terms thereof in favor of Pan American Bank, FSB, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty-day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. 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., being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the term of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on June 11, 1998 recorded in the office of the Auditor of Skamania County, Washington, a "Notice of Trustee's Sale" of said property, as No. 131871.

7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as outside the front entrance of 240 N.W. Vancouver Avenue, in the City of Stevenson, a public place, at 10:00 a.m., and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 32nd and 28th day before the date of sale, and once between the 11th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.

8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured prior to the 10th day before the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on September 11, 1998, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefor, the property hereinabove described, for the sum of \$ 107,671.00, (by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs and expenses as provided by statute.)

DATED: September 11th, 1998

KAREN L. GIBBON, P.S., SUCCESSOR
TRUSTEE

Gary H. Martin, Skamania County Assessor

Date 9/14/98 Parcel # 3-7 1/2 - 36 - 4 - 1000

By: Karen L. Gibbon, its president

REAL ESTATE EXCISE TAX

19763

STATE OF WASHINGTON)

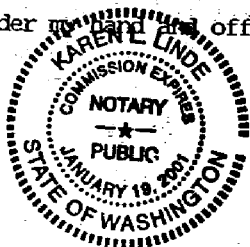
COUNTY OF KING)

ss. SEP 14 1998

PAID exempt

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 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.

Given under my hand and official seal on September 11th, 1998.



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