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BOOK 182 PAGE 265

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

OCT 16 1 42 PM '98

Gary
AUDITOR

GARY M. OLSON

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
of Washington
525 East Main Street
P.O. Box 22004
El Cajon, CA 92022-9004

Space Above This Line For Recorder's Use

Loan No. 0300000612

T.S. No. 1011004-03

Parcel No. 02-06-32-0-0-1100-00

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on January 22, 1999, at the hour of 10:00 AM,
AT THE COUNTY COURTHOUSE, 240 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(ies) of SKAMANIA, State of Washington to-wit:

THE EAST 421.5 FEET OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 6 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON

Commonly known as: 41 COUGAR CREEK RD
SKAMANIA WA 98648

which is subject to that certain Deed of Trust dated October 14, 1997, recorded October 23, 1997, under Auditor's File No. 129574, records of SKAMANIA County, Washington, from JOHN W. CUMMINS AND ELIZABETH S. CUMMINS, HUSBAND AND WIFE as Grantor,

to FIRST AMERICAN TITLE as Trustee, to secure an obligation in favor of SOUTHERN PACIFIC FUNDING CORPORATION as Beneficiary,
the beneficial interest in which was assigned by

to NORWEST BANK MINNESOTA, N.A., AS TRUSTEE

under an Assignment recorded under Auditor's File No. BOOK 180, PAGE 478
on 8/20/1998

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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 default(s) for which this foreclosure is made is/are as follows:

Failure to pay when due the following amounts which are now in arrears: 9,072.08; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$99,820.82, together with interest as provided in the note or other instrument secured from 03/01/1998, 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 on January 22, 1999. The default(s) referred to in paragraph III, must be cured by 01/11/1999 (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 01/11/1999 (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 01/11/1999 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor 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 Borrower and Grantor at the following addresses:

~~XXXXXXXXXXXX~~ JOHN W. CUMMINS ELIZABETH S. CUMMINS
41 COUGAR CREEK RD 41 COUGAR CREEK RD
SKAMANIA WA 98648 SKAMANIA WA 98648
by both first class and certified mail on 07/29/1998 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on

N/A 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.

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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.

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.

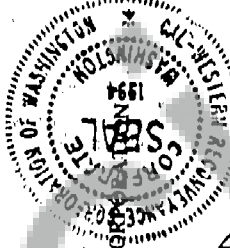
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

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.

DATE October 12, 1998



CAL-WESTERN RECONVEYANCE COMPANY
of Washington
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

Signature/By *Wendy V. Perry*
WENDY V. PERRY, ASST. VICE/PRESIDENT
(619)590-9200 ext.

Loan No: 03000000612
T.S. No.: 1011004-03

State of California
County of San Diego

On 10/12/1998, before me, the undersigned, a Notary Public in and for said State, Personally appeared HENDY V. PERRY, ASST. VICE PRESIDENT personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Hendy V. Perry

NOSWA

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