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BOOK 183 PAGE 233

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION
720 SEVENTH AVENUE, SUITE 400
SEATTLE, WA, 98106

FILED
NOV 12 1993
SKAMAWA COUNTY

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P. Laury

GARY L. OLSON

Trustee No.: 01-BA-14173

----- SPACE ABOVE THIS LINE FOR RECORDER'S USE -----
Loan No. 4752589 CONY

NOTICE OF TRUSTEE'S SALE

Pursuant to the R.C.W Chapter 61.24, et seq. and 62A.9-501 et seq.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on February 12, 1999, at 10:00 AM, at THE MAIN ENTRANCE TO THE SKAMAWA COUNTY COURTHOUSE, 240 VANCOUVER AVE. 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 SKAMAWA, State of Washington, to-wit:

THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 20, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMAWA, STATE OF WASHINGTON.

(commonly known as)
62 MATHEWS ROAD
WASHOUGAL WA 98671

Tax Parcel No.: 02052000 050100

which is subject to that certain Deed of Trust dated November 10, 1995, recorded November 15, 1995, in Vol 153 of Deeds of Trust, page 620 under Auditor's File No. 123803 of SKAMAWA County, Washington, from DWIGHT D LATHIM AND LANETTE M LATHIM, WHO ARE MARRIED TO EACH OTHER, as Grantor, to RAINIER CREDIT COMPANY, as Trustee, to secure an obligation in favor of BANK OF AMERICA, FEDERAL SAVINGS BANK, as Beneficiary.

PAGE 1

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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 THE MONTHLY PAYMENT WHICH BECAME DUE ON 06-01-98, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

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

		Amount due as of November 13, 1998
Payments:		
1 payments at \$ 1,552.02 each;	\$	1,552.02
5 payments at \$ 1,568.89 each;	\$	7,844.45
(06-01-98 through 11-13-98)		
Late Charges:	\$	306.75
Prior accumulated late charges:	\$	
Beneficiary Advances (with interest if applicable)	\$	
TOTAL:	\$	9,703.22

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$169,368.23, together with interest as provided in the note or other instrument secured from May 1, 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 expenses 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 February 12, 1999. The default(s) referred to in paragraph III must be cured by February 1, 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 February 1, 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 February 1, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

by both first class and certified mail on September 3, 1998 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 4, 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in at least the amount of one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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

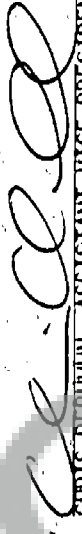
such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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.

DATED: November 10, 1998

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

BY 
CHRIS REBHUN, ASSISTANT VICE PRESIDENT
Address: 720 SEVENTH AVENUE, SUITE 400
SEATTLE WA 98104
Telephone: 206 340-2550
Sale Information Line: (206) 654-5545

STATE OF Washington

COUNTY OF KING

} ss.

On November 10, 1998, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared CHRIS REBHUN to me known to be the ASSISTANT VICE PRESIDENT of REGIONAL TRUSTEE SERVICES CORPORATION, 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 he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal here to and affixed the day and year first above written.
for the State of Washington, residing at Shoreline Notary Public in and

My commission expires 3-9-02

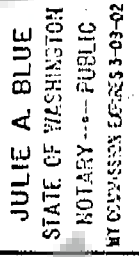


EXHIBIT A:

GRANTORS

DWIGHT D LATHIM
62 MATHES ROAD
WASHOUGAL, WA 98671

LANETTE M LATHIM
62 MATHES ROAD
WASHOUGAL, WA 98671

DWIGHT D LATHIM
4206 MCCALLISTER PLACE
WASHOUGAL, WA 98671

LANETTE M LATHIM
4206 MCCALLISTER PLACE
WASHOUGAL, WA 98671