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BOOK 183 PAGE 528

After Recording, Return to:
 Vonnie Nave
 North Pacific Trustee, Inc.
 PO Box 4143
 Bellevue, WA 98009-4143

FILE
 SKAMANIA COUNTY
 BY SKAMANIA CO. TRS

Nov 23 12 15 PM '98

O'Leary

CARTER OLSON

sc# 22151

File No. 707120357/Johnson, Virginia T. and Jimmy C.

Grantors: North Pacific Trustee, Inc.

Mellon Mortgage Company

Grantee: Johnson, Virginia T. and Jimmy C.

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

By order of
 Recorder, WA
 Filed
 Nov 23 12 15 PM '98

On February 26, 1999, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240 Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skamania, State of Washington:

Tax Parcel ID No.: 02-05-20-0-0-0103-00

Beginning at the Southeast corner of the Northeast quarter of Section 20, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington; Thence North 01 degree 23'49" East along the East line of said Northeast quarter, 540.94 feet to the True Point of Beginning; Thence continuing North 01 degree 23'49" East along said East line 272.02 feet; Thence North 88 degrees 12'57" West parallel to the South line of the North half of the Northeast quarter of the Northeast quarter of Section 20, 806.16 feet to the center of a private road more particularly described on short plat approval recorded at Pages 43 and 43J of Book 1 of Short Plats, Auditor's File No. 82512, records of Skamania County, Washington; Thence Southerly along said road easement to a point that bears North 88 degrees 12'57" West from the Point of Beginning; Thence South 88 degrees 12'37" East 753.79 feet to the Point of Beginning. Together with and subject to road easement as described in Book 1 of Short Plats, at Page 43, recorded under Auditor's File No. 82512.

Commonly known as: 2431 North Fork Road
 Washougal, WA 98671

which is subject to that certain Deed of Trust dated 6/4/96, recorded on 6/7/96, under Auditor's File No. Book 157 Page 609, records of Skamania County, Washington, from Virginia T. Johnson and Jimmy C. Johnson, wife and husband, as Grantor, to Clark County Title Company, as Trustee, to secure an obligation in favor of Mellon Mortgage Company, as Beneficiary.

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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate by
11/16/98

A. Monthly Payments	\$7,452.00
B. Late Charges	\$564.35
C. Advances	\$0.00
D. Other Fees	\$56.25
Total Arrearage	\$8,072.60
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$550.00
Attorneys' Fees	\$0.00
Title Report	\$652.70
Process Service	\$120.00
Photocopies	\$20.00
Statutory Mailings	\$40.25
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	\$1,427.95

Total Amount Due:

\$9,500.55

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard

Waste

Unauthorized sale of property (Due on Sale)

ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$126,407.19, together with interest as provided in the note or other instrument secured from 5/1/98, 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 2/26/99. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 2/15/99 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 2/15/99 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 2/15/99 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Virginia T. Johnson
2431 North Fork Road
Washougal, WA 98671

Jimmy C. Johnson
2431 North Fork Road
Washougal, WA 98671

by both first class and either certified mail, return receipt requested, or registered mail on 10/8/98, proof of which is in the possession of the Trustee; and on 10/10/98 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 whose name and address are set forth below will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's 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 right, title and 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 16, 1998

North Pacific Trustee, Inc., Trustee

By [Signature]
Its Vice President
PO BOX 4143
Bellevue, WA 98009-4143
Contact: Vonnie Nave
(425) 586-1900

STATE OF WASHINGTON)
COUNTY OF KING) ss

On this day personally appeared before me David E. Fennell the Vice President of North Pacific Trustee, Inc., the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be his free and voluntary act and deed on behalf of said corporation for the uses and purposes therein mentioned.

YVONNE M. NAVE
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 5-04-01

NORTH PACIFIC TRUSTEE, INC.
MORTGAGE BANKING TRUSTEE SERVICES
PO BOX 4143
BELLEVUE, WA 98009-4143
425-586-1900
FAX 425-586-1997

GIVEN under my hand and official seal 11/16/98
[Signature]
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 5/04/01

Loan No: 623490
File No: 7071.20357
Client: Mellon Mortgage Company
Borrower: Johnson, Virginia T. and Jimmy C.

SERVING WASHINGTON, OREGON & ALASKA

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