

133874

BOOK 185 PAGE 248

AFTER RECORDING RETURN TO:
Professional Foreclosure
Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

FILED IN RECORDS
SKAMANIA COUNTY, WASH
DEC 31 12 42 PM '98
GARY H. OLSON

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on April 2, 1999, at the hour of 3:00 p.m. at the main entrance to the Skamania County Courthouse in the City of Stevenson, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

NW 1/2 of the SE1/2 of S36, T3N, R7E (The complete Legal Description is attached hereto as Exhibit "A") page 5
Tax Parcel No.: 03-07-36-2-4-0900-00
Commonly known as: 279 School Street, Stevenson, WA 98648

which is the subject of that certain Deed of Trust dated January 12, 1998, recorded January 21, 1998, under Auditor's File No. 130287, records of Skamania County, Washington, from Jeff E. Vandermoss, an unmarried man as Grantor, to Kurt W De Vries, Esq. as Trustee, to secure an obligation in favor of Pinnfund, USA, a California Corporation CFL#603-3917 as Beneficiary, the beneficial interest in which was assigned to IMC Mortgage Company, fka Industry Mortgage Company, L.P., under an Assignment recorded on Dec. 31, 1998 under Auditor's File No. 133871.

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:

Monthly payments in the sum of \$684.13 from May 1, 1998 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of April 2, 1999.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$62,969.28, together with interest in the note or other instrument secured from April 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 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 April 2, 1999. 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 March 22, 1999 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before March 22, 1999 (11 days before the sale), 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 March 22, 1999 (11 days before the sale), 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.

VI.

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

Jeff E. Vandermoss
279 School Street
Stevenson, WA 98648

Jane Doe Vandermoss
279 School Street
Stevenson, WA 98648

Occupant(s)
279 School Street
Stevenson, WA 98648

by both first class and certified mail on November 5, 1998 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 12, 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 whose name and address are set forth above, and whose telephone number is (360) 253-8055, 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 an 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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "B".

PFC #:98-62859
Loan #:0001622976
Title Order No.: 22246

BOOK 185 PAGE 251

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose.

DATED this 29th day of December, 1998

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON

By: Linda G. Ball
Linda G. Ball, President
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684
(360) 253-8055

STATE OF WASHINGTON)
COUNTY OF CLARK) SS.

On this 29th day of December, 1998, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Linda G. Ball 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 and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.

Ronald W. Smith
Notary Public in and for the State
of Washington

My Commission Expires: 1-20-00

ADDRESS FOR PERSONAL SERVICE

Professional Foreclosure Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

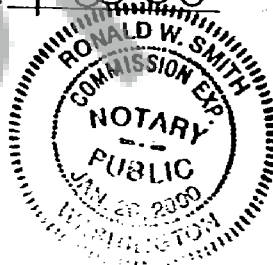


EXHIBIT A

LEGAL DESCRIPTION:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 3 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF KANAKA CREEK CUT-OFF ROAD WITH THE WEST LINE OF THE SHEPARD D.L.C., SAID POINT BEING APPROXIMATELY 1,260.8 FEET NORTH OF THE SOUTH LINE OF THE SAID SECTION 36; THENCE NORTH ALONG THE WEST LINE OF THE SHEPARD D.L.C. 259.2 FEET, MORE OR LESS, TO THE SOUTHWEST CORNER OF LOT 9, BLOCK 1 OF SUBDIVISION OF LOT 8 OF STEVENSON PARK ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD AT PAGE 70, BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON; THENCE SOUTH $63^{\circ} 50'$ EAST 100 FEET; THENCE SOUTH $02^{\circ} 20'$ EAST 157 FEET TO THE NORTHERLY RIGHT OF WAY LINE OF KANAKA CREEK CUT-OFF ROAD AFORESAID; THENCE IN A SOUTHERLY DIRECTION FOLLOWING THE NORTHERLY RIGHT OF WAY LINE OF SAID ROAD TO THE POINT OF BEGINNING.

EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED IN BOOK 57, PAGE 286 SKAMANIA COUNTY DEED RECORDS.

BOOK 185 PAGE 253

EXHIBIT "B"

Jeff E. Vandermoss
279 School Street
Stevenson, WA 98648

Jane Doe Vandermoss
279 School Street
Stevenson, WA 98648

Occupant(s)
279 School Street
Stevenson, WA 98648

Beneficial Washington Inc.
3671 S.W. Hall Blvd
Beaverton, OR 97005