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OXAMY
GARY H. OLSON

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION 720 SEVENTH AVENUE, SUITE 400 SEATTLE, WA, 98104

SPACE ABOVE THIS LINE FOR RECORDER'S USE ----

Trustee No.: 01-MS-15716

Loan No. 73869000 CONV

NOTICE OF TRUSTEE'S SALE

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

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on June 18, 1999, at 10:00 ÅM, at THE MAIN ENTRANCE TO THE SKAMANIA 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(ses), of Skamania, State of Washington, to-wit:

A PARCEL OF LAND LOCATED IN THE SW 1/4 OF THE NW 1/4 OF THE NW 1/4 OF THE SW 1/4 OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE W.H., SKAMANIA COUNTY, WA. DESCRIBED AS FOLLOWS: LOT 2 OF THE ROSENBACH SHORT PLAT AS RECORDED IN BOOK 3 OF SHORT PLATS ON PAGE 31, SKAMANIA COUNTY RECORDS.

(commonly known as) Tax Parcel No.: 03-08-21-2-0-2800-00 941 SMITH BECKON ROAD BOX 617 BOX 617 CARSON WA 98610

which is subject to that certain Deed of Trust dated July 2, 1997, recorded September 22, 1997, in Vol 169 of Deeds of Trust, page 256 under Auditor's File No. 129294, of SKAMANIA County, Washington, from DONNA BOYER, WIFE, IN HER SEPARATE CAPACITY, as Grantor, to WASHINGTON ADMINISTRATIVE SERVICES, as Trustee, to secure an obligation in favor of HOME IMPROVEMENT PRODUCTS. INC., as Beneficiary, the beneficial interest in which is assigned to FIRST UNION TRUST COMPANY, NATIONAL ASSOCIATION, AS CO-TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF 8-31-97, SERIES 1997-C

PAGE 1

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

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

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 01-15-98, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH. IN ADDITION, THE BENEFICIARY WILL REQUIRE AS A CONDITION TO REINSTATEMENT THAT YOU PROVIDE RELIABLE WRITTEN EVIDENCE THAT ALL SENIOR LIENS ARE PAID CURRENT AS PROVIDED IN THE DEED OF TRUST.

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

	March 19, 1999
Payments: 15	3,222.60
Late Charges: Prior accumulated late charges:	\$ 140.00
Beneficiary Advances (with interest if applicable)	\$ 239.75
TOTAL:	\$ 3,602.35

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The sum owing on the obligation secured by the Deed of Trust is: Principal \$16,858.65, together with interest as provided in the note or other instrument secured from December 15, 1997, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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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 June 18, 1999. The default(s) referred to in paragraph III must be cured by June 7, 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 June 7, 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.

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The sale may be terminated any time after June 7, 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.

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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 February 5. 1999 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 6. 1999 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.

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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

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

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: March 15, 1999

REGIONAL TRUSTEE SERVICES CORPORATION Trustee

BY CHRIS REBHUHN, 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

On March 15, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared CHRIS REBHUHN to me known to be the ASSISTANT VICE PRESIDENT of REGIONAL INSTRUMENT, and acknowledged the corporation that executed the foregoing voluntary act and deed of said corporation, for the uses and purposes the said instrument, and on oath stated that he/she is authorized to execute corporation.

Witness my hand and officia	l seah hereto af	fixed the day and	worn finet
Witness my hand and officia above written. for the State of Washington	n, residing at	Length 1	Public in and
My commission expires	11-18-02	Augu	·

CINDY HOWE STATE OF WASHINGTON NOTARY ---- PUBLIC NA CORM 22104 EXALSE 11-18-05

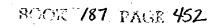


EXHIBIT A:

GRANTORS

DONNA BOYER 941 SMITH BECKON ROAD BOX 617 CARSON, WA 98610

DONNA BOYER P.O. BOX 617 CARSON, WA 98610-0617