

134819

BOOK 188 PAGE 172

FILED FOR RECORD
SPRINGFIELD, WASH
BY SKABIANIA CO. TITLE

APR 12 2 56 PM '99
Olson
AUDITOR
GARY M. OLSON

AFTER RECORDING MAIL TO:

Name Suttell & Sweet
Address 2476 - 76th Ave SE
City/State Mercer Island, WA 98040

Document Title(s): (or transactions contained therein)

1. Notice of Trustees Sale
- 2.
- 3.
- 4.



First American Title Insurance Company

(this space for title company use only)

Reference Number(s) of Documents assigned or released:

AF128775 Vol 167 Pg 558

Additional numbers on page _____ of document

Grantor(s): (Last name first, then first name and initials)

1. Messa David A.
2. Messa Cindy L.
- 3.
- 4.
5. Additional names on page _____ of document

Grantee(s): (Last name first, then first name and initials)

1. OAKWOOD Acceptance Corp
- 2.
- 3.
- 4.
5. Additional names on page _____ of document

APR 12 1999
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Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

NW 1/4 Sec 35, T4N, R7E

Complete legal description is on page 2 of document

Assessor's Property Tax Parcel / Account Number(s): 04-07-35-0-0-102

NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

husband and wife, as Grantors, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Oakwood Acceptance Corporation, dba Nationwide Mortgage Company.

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:
(If default is for other than payment of money, set forth the particulars)
Failure to pay when due the following amounts which are now in arrears:

8 monthly payments of \$931.19 each (09/01/98 to 04/01/99):	\$ 7,442.47
7 late charges of \$37.25 for each monthly payment not made within 15 days of its due date:	\$ 260.75
TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$ 7,703.22

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$120,264.55**, together with interest as provided in the note or other instrument secured from the 5th day of November, 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 the 16th day of July, 1999. The default(s) referred to in paragraph III must be cured by the 5th day of July, 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 the 5th day of July, 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 the 5th day of July, 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:

NAME	ADDRESS
Occupants of the Premises	82 Griffing RD Carson WA 98610
David A. Messer	82 Griffing RD Carson WA 98610
Cindy L. Messer	82 Griffing RD Carson WA 98610

by both first class and either registered or certified mail on January 20, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 26th day of January, 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 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 objections 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.

