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GARY H. CLSON

AND WHEN RECORDED MAIL TO:

Buckley & Associates, Inc. 26522 La Alameda, Suite #200 Mission Viejo, California 92691

space above this line for recorder's us

Loan No.: 0007013543

Title Order No. 00061765

TS #: WA-10633

NOTICE OF TRUSTEE'S SALE

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

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, JOHN W. KLEIN, ATTORNEY AT LAW, AS SUCCESSOR TRUSTEE, will on 8/13/99, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WASHINGTON, will 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 of Skamania, State of Washington, to-wit.

LOT 5, RIVERSIDE ESTATES, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 44, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON

And commonly known as:

562 RIVER ROAD

WASHOUGAL, WASHINGTON 98671

Tax Account No.

02-05-29-3-0900-00

which is subject to that certain Deed of Trust dated 12/11/97, and filed for record in the office of the Skamania Recorder, State of Washington, on 12/30/97, under Auditor's File No. 130107, Book 172 Page 37 of Official Records, from ROBERT K. BAIRD AND MICHELLE BAIRD, HUSBAND AND WIFE, as Grantor(s), to SKAMANIA COUNTY TITLE CO., as Trustee, to secure an obligation in favor of EVEREST MORTGAGE NW LLC, as Beneficiary, the beneficial interest in which was assigned by EVEREST MORTGAGE NW LLC to NORWEST BANK MINNESOTA, N.A., AS TRUSTEE FOR THE AMRESCO RESIDENTIAL SECURITIES CORPORATION MORTGAGE LOAN TRUST 1998-2

No action commenced by the Beneficiairy 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

II.

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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:

\$4,101.30 \$205.05

PAYMENTS FROM 12/1/98 LATE CHARGES ADVANCES/EXPENSES FORECLOSURE FÉES & COSTS

\$205.05 \$30.00 \$2,527.89

TOTAL DUE AS OF 4/28/99

\$6,864.24

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IV.

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The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$101,815.38, together with interest as provided in the Note or other instrument secured from 11/1/98, 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 expense of sale and the obligation secured by said Deed, of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 8/13/99. The defaults referred to in Paragraph III must be cured by 8/2/99, (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 8/2/99 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 8/2/99 (11 days before the sale date) and before the sale, by the 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 ATTACHED EXHIBIT "A"

by both first class and certified mail on 3/19/99, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on 3/20/99, 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 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 (If applicable under RCS 61 24 040(9))

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: April 28, 1999

JOHN W. KLEIN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE

State of California) ss. County of Orange)

On April 28, 1999, before me, the undersigned, personally appeared JOHN W. KLEIN known to me to be the individual that executed the within and foregoing instrument, acknowledged the said instrument to be a free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my land and official seal herylo althis day and year

By: SCOTT CAMPBELL
Notary Public in and for the State of Celifornia
My Commission expires: 1-21-01

SCOTT CAMPBELL Comm. # 1124531 WOTARY PUBLIC - CALIFORNIA Orange County
My Comm. Expires Jan. 28, 2001

For further information please contact:

The Buckley Firm - Foreclosure Department 26522 La Alameda, Ste. 200 Mission Viejo, CA 92691 (949) 348-6300