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BOOK 191 PAGE 10

FILL IN RECORD
SKAN... WASH
BY Schwabe, Williamson
& Wyatt
JUL 2 10 01 AM '99
P. Olsson
AUDITOR
GARY H. OLSON

AFTER RECORDING RETURN TO:

ALICIA LOWE
SCHWABE, WILLIAMSON & WYATT
1111 MAIN STREET, SUITE 410
VANCOUVER, WA 98660

COVER SHEET

DOCUMENT TITLE: NOTICE OF TRUSTEE'S SALE

REFERENCE NUMBER(S): 126118

NAME(S) OF GRANTOR(S): SAM GUNN, TRUSTEE

NAME(S) OF GRANTEE(S): STEVEN M. ELKINS and JOLENE A. ELKINS
(DEFAULTING GRANTORS)

PAGE(S) WHERE ADDITIONAL NAMES CAN BE FOUND: 1

ABBREVIATED LEGAL DESCRIPTION: Lot 3, Sharleen James Short Plat

ASSESSOR'S PROPERTY TAX PARCEL NUMBER: 01051800040500

Signature _____
Notarized _____
Notarized _____
Notarized _____
Notarized _____

Filed for Record at Request of:

Alicia L. Lowe
Attorney at Law
1111 Main Street, Suite 410
Vancouver, WA 98660

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 1st day of October, 1999, at the hour of 9:30 a.m. at the south (main) entrance of the Skamania County Courthouse, located at 240 Vancouver Street, Stevenson, 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:

A tract of land in the Southeast Quarter of Section 18, Township 1 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 3 of Sharleen James Short Plat, recorded in Auditor's File No. 98081, Book 3, Page 65, Records of Skamania County, Washington

commonly known as: MP 0.40, Turk Road, Washougal, Washington 98671, which is subject to that certain Deed of Trust between Steven M. Elkins and Jolene A. Elkins, as Grantors, to First American Title Insurance Company as Trustee for Floyd E. Hambleton, dated August 28, 1996, recorded in Book 159, Page 267, Auditors File No. 126118, Skamania County Auditor, under Existing Contract recorded August 28, 1984, in Book 83, Page 839, under Auditor's File No. 98102, and Existing Contract recorded July 7, 1989, in Book 114, Page 791, Auditor's File No. 12870, in the records of Skamania County, Washington.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

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III.

The default for which this foreclosure is made is as follows.

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

Payments in the amount of \$1,000.00 each Beginning September 28, 1996, up to and Including May 28, 1999:	\$32,000.00
Late fees:	\$ -0-
Subtotal	\$32,000.00

IV.

The sum owing on the obligation secured by the Deed of Trust is the principal balance of \$106,423.75, together with interest as provided in the Note or other instrument secured, 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 1st day of October, 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 the 20th day of September, 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 20th day of September, 1999, (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 the 20th day of September, 1999, (11 days before the sale date), and before the sale by the Borrower, Grantor 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 addresses:

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P.O. Box 2646
Valdez, Alaska 99686-2646

by certified and first class mail and by posting on the premises on the 25th day of April, 1999, proof of which is in the possession of the Trustee; and 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.

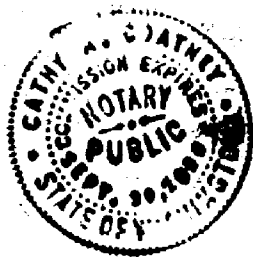
DATED this 21 day of June, 1999.


SAM GUNN, Trustee
Weber & Gunn
7600 NE 26th Avenue
Vancouver, WA 98665
(360) 574-1600

STATE OF WASHINGTON)
COUNTY OF CLARK)

On this day personally appeared before me, Sam Gunn, to me known to be the individual described herein, and she acknowledged to me that she signed the foregoing instrument as his free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 24 day of June, 1999.



Cathy A. Coatsy
NOTARY PUBLIC for Washington.
My appointment expires: 9-30-2000
Cathy A. Coatsy