

136221

BOOK 193 PAGE 5

FILED
SKAMANIA CO, WASH
SEP 8 1 47 PM '99
GARY NELSON

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101
Ref: Boyer, 735-8236.01

Et 21752

Reference Number(s) of Documents assigned or released: 127191, which was assigned under Auditor's File No. 136217

Grantor: DCBL, Inc., Trustee

Grantee: Donna L. Boyer, a single person, Grantor

Assessor's Property Tax Parcel/Account Number(s): 03-08-21-2-0-2800-00

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on December 10, 1999 at 10:00 a.m. at the front entrance of the Skamania County Courthouse located at 2nd and Russell Streets in the City of Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the 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 SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 2 OF THE ROSENBACH SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 31, SKAMANIA COUNTY RECORDS.

(commonly known as 941 Smith-Beckon Road, Carson, WA 98610)

which is subject to that certain Deed of Trust dated January 7, 1997, recorded January 27, 1997, under Auditor's File No. 127191, records of Skamania County, Washington, from Donna L. Boyer, a single person, as Grantor, to First American Title Insurance Company of WA, as Trustee, to secure an obligation in favor of Royal Mortgage Partners, a California L.P. DBA Royal MortgageBanc as beneficiary, the beneficial interest in which was assigned by Royal Mortgage Partners, a California L.P. DBA Royal MortgageBanc through successive assignments, the last

Notice of Trustee's Sale (Continued)

being to Source One Mortgage Services Corporation under an Assignment recorded under Auditor's File No. . The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

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

Monthly Payments:

Delinquent monthly payments from October 1, 1997 through September 1, 1999

24	Payment(s) at	\$1,097.69	\$26,344.56
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Late Charges:

17	Late Charge(s) at for each monthly payment not made within 10 days of its due date:	\$54.88	932.96
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Past Due Late Charges	0.00
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TOTAL	\$27,277.52
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- ii) Default

Failure to pay 1997,
1998 & 1999 General
Taxes and Fire Patrol
Assessments, plus
penalties and interest,
if any.

Description of Action Required to Cure and
Documentation Necessary to Show Cure

Evidence/Proof must be provided that the
delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$119,494.01, together with interest from September 1, 1997 as provided in the note or other instrument, 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,

Notice of Trustee's Sale (Continued)

regarding title, possession, or encumbrances on December 10, 1999. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by November 29, 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 November 29, 1999 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after November 29, 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 address(es):

See Exhibit "A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on May 15, 1998, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 19, 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 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 this 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

Notice of Trustee's Sale (Continued)

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.

DATED: September 2, 1999

DCBL, INC., Successor Trustee

By Michael A. Padilla
Assistant Secretary
Address: BISHOP, LYNCH & WHITE, P.S.

720 Olive Way, #1600
Seattle, WA 98101-1801
Telephone: (206) 622-7527

State of Washington)
County of King) ss.

On this 2 day of September, 1999, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of DCBL, INC., 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 states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Tina Lally
TINA LALLY
NOTARY PUBLIC in and for the State of
Washington My Appt. Exp: 9/2/00

Boyer, 735-8236.01
FOR BASE ALL UNDOC.FRM REV 9/1/99

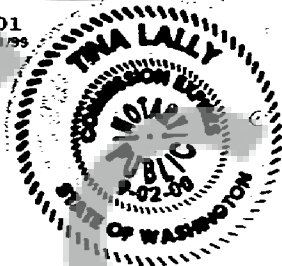


EXHIBIT A

Donna L. Boyer
941 Smith-Beckon Road
Carson, WA 98610

John Doe Boyer
Spouse of Donna L. Boyer
941 Smith-Beckon Road
Carson, WA 98610

Occupants of the Premises
941 Smith-Beckon Road
Carson, WA 98610

Donna L. Boyer
P.O. Box 617
Carson, WA 98610

John Doe Boyer
Spouse of Donna L. Boyer
P.O. Box 617
Carson, WA 98610

FOR BASE ALL NDDOC.FRM REV. 5/14/98