

136694

BOOK 194 PAGE 585

AFTER RECORDING RETURN TO:
Professional Foreclosure
Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

FILED
SKAMANIA CO. TITLE

OCT 29 4 47 PM '93

Gary Olson
GARY L. OLSON

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on January 28, 2000, at the hour of 3:00 PM at the main entrance to the Skamania County Courthouse in the City of Stevenson, WA, State of 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:

NW OF NW QUARTER OF THE NE QUARTER S29 T3N R8E (THE COMPLETE LEGAL DESCRIPTION ATTACHED AS EXHIBIT A)

Tax Parcel No.: 03-08-29-1-1-0700-00

Commonly known as: Mp 0.13r Hot Springs Ave, Carson, WA 98610

which is the subject of that certain Deed of Trust dated November 25, 1991, recorded November 27, 1991, under Auditor's File No. 112514, records of Skamania County, Washington, from DAVID W. ACCETTA AND DENISE L. ACCETTA, HUSBAND AND WIFE as Grantor, to U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION as Trustee, to secure an obligation in favor of U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION as Beneficiary, the beneficial interest HOMESIDE LENDING, INC., SUCCESSOR BY MERGER WITH BANCPLUS, under an Assignment recorded on March 29, 1994, under Auditor's File Number 119045.

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:

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

Monthly payments in the sum of \$586.07 from November 1, 1997 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of January 28, 2000.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$60,066.66, together with interest in the note or other instrument secured from October 1, 1997, 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 January 28, 2000. 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 January 17, 2000 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before January 17, 2000 (11 days before the sale), 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 January 17, 2000 (11 days before the sale), 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address:

DAVID W ACCETTA
MP 0.13 R HOT SPRINGS AVE
CARSON, WA 98610

DENISE L ACCETTA
MP 0.13 R HOT SPRINGS AVE
CARSON, WA 98610

DAVID W ACCETTA
P.O. BOX 714
CARSON, WA 98610-0714

DENISE L ACCETTA
P.O. BOX 714
CARSON, WA 98610-0714

DAVID W ACCETTA
132 HOT SPRINGS ROAD
CARSON, WA 98610

DENISE L ACCETTA
132 HOT SPRINGS ROAD
CARSON, WA 98610

OCCUPANT
MP 0.13R HOT SPRINGS AVE
CARSON, WA 98610

by both first class and certified mail on September 16, 1999 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 22, 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 above, and whose telephone number is (360) 253-8055, 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 an 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

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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 27th day of October, 1999

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON

By: Nita C. Craytor
Nita C. Craytor, Vice-President
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684
(360) 253-8055

STATE OF WASHINGTON)
COUNTY OF CLARK) SS.

On this 27th day of October, 1999, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Nita C. Craytor known to be the Vice-President of 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 stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.

Wanda M. Hasty
Notary Public in and for the State
of Washington
My Commission Expires: 1-19-03

ADDRESS FOR PERSONAL SERVICE

Professional Foreclosure Corporation of Washington
201 NE Park Plaza Drive, Suite 150
Vancouver, WA 98684

PFC #: 99-63812
Loan #: 10771282
Title Order No.: 22913
VA LH-484860236464

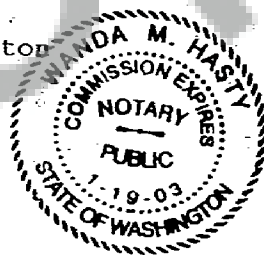


EXHIBIT "A"

DAVID W ACCETTA
MP 0.13 R HOT SPRINGS AVE
CARSON, WA 98610

DENISE L ACCETTA
MP 0.13 R HOT SPRINGS AVE
CARSON, WA 98610

DAVID W ACCETTA
P.O. BOX 714
CARSON, WA 98610-0714

DENISE L ACCETTA
P.O. BOX 714
CARSON, WA 98610-0714

DAVID W ACCETTA
132 HOT SPRINGS ROAD
CARSON, WA 98610

DENISE L ACCETTA
132 HOT SPRINGS ROAD
CARSON, WA 98610

LASALLE BANK
C/O STANDARD TRUSTEE SERVICE
2600 STANWELL DR SUITE 200
CONCORD, CA 94520

OCCUPANT
MP 0.13R HOT SPRINGS AVE
CARSON, WA 98610

LASALLE NATIONAL BANK
C/O TEMPLAND INLAND RON FRANKLIN
135 S LASALLE STREET SUITE 1625
CHICAGO, IL 60674

LASALLE NATIONAL BANK AS TRUSTEE
135 S LASALLE STREET SUITE 1625
CHICAGO, IL 60674

Robert Russell
Attorney at Law
PO Box 61566
Vancouver, WA 98666

Karla Forsythe
Chapter 13 Trustee
P.O. Box 737
Longview, WA 98632

EXHIBIT "A"

A tract of land in the Northeast Quarter of the Northeast Quarter of Section 29, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at a point 40 rods East of the Northwest corner of the Northeast Quarter of said Section 29; thence East 82 feet; thence South 151 feet; thence East 50 feet; thence South 29 feet; thence West 132 feet to the Northeast corner of Lot 4, Block C, Town of Carson, recorded in Book A of Plats, Page 23; thence North along the East line of Lots 3 and 2 of said Block C 180 feet to the point of beginning.

EXCEPT that portion beginning at a point 40 rods East of the Northwest corner of the Northeast Quarter of the Northeast Quarter of said Section 29; thence East 82 feet; thence South 151 feet to the true point of beginning; thence East 50 feet; thence South 29 feet; thence West 50 feet; thence North 29 feet to the true point of beginning.