

137026

BOOK 195 PAGE 576

RECORD AND RETURN TO:
 STANDARD TRUSTEE SERVICE COMPANY
 OF WASHINGTON
 P.O. BOX 5070
 CONCORD, CA 94524

FILED
 SKAMANIA CO, WA
 DEC 14 11 51 AM '99
Olson
 GARY H. OLSON

T.S. NUMBER: WTFS049320

LOAN NUMBER: 135200 / ACCETTA

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that Standard Trustee Service Company Washington as Trustee or Successor Trustee under the terms of the Trust Deed described below and at the direction of the Beneficiary, will at the time and place set forth below, sell at public auction to the highest and best bidder, payable in cash or certified funds at the time of sale, the real property with the assessor's Property Tax Parcel No. 03-08-29-11-0700-00 described as

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 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.

Said property commonly known as: 132 Hot Springs Road, Carson, WA 98610

A. TIME AND PLACE OF SALE:

TIME AND DATE: 10:00 AM on January 28, 2000
 PLACE: THE FRONT STEPS OF THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WA

B. PARTIES IN THE TRUST DEED:

GRANTOR: DAVID W. ACCETTA and DEINSE L. ACCETTA, HUSBAND AND WIFE

TRUSTEE: SKAMANIA COUNTY TITLE COMPANY

BENEFICIARY: TRANSAMERICA CREDIT CORPORATION

C. TRUST DEED INFORMATION:

DATED: May 8, 1996
 RECORDING DATE: May 13, 1996
 RECORDING NO.: 125239, Book: 157, Page: 137
 RERECORDED ON: Rec.# Book: Page:
 RECORDING PLACE: Official Records of the County of SKAMANIA, State of Washington

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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 Beneficiary alleges default of the Deed of Trust for the failure to pay the following amounts now in arrears and/or other defaults, to wit:

A.	<u>Monthly Payments:</u>	
	Monthly installments in arrears from April 12, 1997 through December 13, 1999	\$10,072.26
B.	<u>Late Charges:</u>	\$189.03
C.	<u>Other Arrears</u>	
	Inspections	\$72.00
	Other fees	\$35.08

TOTAL AMOUNT CURRENTLY IN ARREARS & DELINQUENT =		\$10,368.37
D.	<u>Default(s) other than payment of money:</u>	
	Delinquent Property Taxes	

IV
The sum owing on the obligation secured by the Deed of Trust is:

PRINCIPAL BALANCE	\$23,845.05
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together with interest as provided in the Note or other instrument secured from March 12, 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 as set forth above. The default(s) referred to in paragraph III must be cured by the FINAL REINSTATEMENT DATE set forth below which is eleven (11) days before the sale, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the FINAL REINSTATEMENT DATE (11 days before the sale date) and before the sale by the Borrower, Grantor, any Guarantor, or by the holder of any recorded junior lien or encumbrance by 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, plus the Trustee's fees and costs including the Trustee's reasonable attorney's fees, and curing all other defaults.

FINAL REINSTATEMENT DATE: January 17, 2000

T.S. Number: WTFS049320

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VI

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

By both first class and certified mail as set forth below, proof of which is in the possession of the Trustee, and the Borrower and Grantor were personally served with said written Notice of Default, or the written Notice of Default was posted in a conspicuous place on the real property described herein, as set forth below, and the Trustee has possession of proof of such service or posting.

Date of mailing Notice of Default: April 24, 1997
Date of posting real property: April 23, 1997

VII

After receiving a request for a statement of all costs and fees due at any time prior to the sale from any person entitled to notice under RCW 61.24.040 (1) (b) the Trustee whose name and address are set forth below will provide the requested statement in writing to such person.

VIII

The effect of the sale will be to deprive the Debtor and all those who hold by, through, or under the Debtor 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 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.

FOR SALE INFORMATION CALL (925) 603-7342

DATED: December 13, 1999

Address for Service:
c/o Shamrock Legal Support
720 Third Avenue, Suite 1903
Seattle, WA 98104

STANDARD TRUSTEE SERVICE COMPANY
WASHINGTON, Successor Trustee
Mailing Address:
2600 Stanwell Dr., Ste 200
Concord, CA 94520 (925) 603-1000

By: *Debbie Jackson*
DEBBIE JACKSON ASSISTANT SECRETARY

STATE OF CALIFORNIA)
COUNTY OF CONTRA COSTA)ss

On the date below, before me personally appeared DEBBIE JACKSON to me known to be the ASSISTANT SECRETARY of Standard Trustee Service Company, who executed the within and foregoing instrument, for the uses and purposed therein mentioned, and on oath stated that he/she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on December 13, 1999

A. Riggsby
Notary Public in and for the State of
CALIFORNIA, Residing at CONCORD

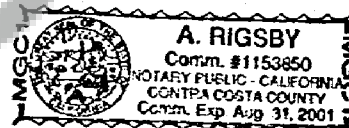


EXHIBIT A

TS Number: WTFS049320

Loan Number: 467330056 / ACCETTA

David W. Accetta
132 Hot Springs Road
Carson, WA 98610

David W. Accetta
P.O. Box 688
Carson, WA 98610

Denise L. Accetta
132 Hot Springs Road
Carson, WA 98610

Denise L. Accetta
P.O. Box 632
Carson, WA 98610

Occupants of the Premises
132 Hot Springs Road
Carson, WA 98610

Unofficial Copy