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BOOK 196 PAGE 113

After Recording, Return to:  
Vonnie Nave  
North Pacific Trustee, Inc.  
PO Box 4143  
Bellevue, WA 98009-4143

FILED  
SKAMANIA CO, WASH

JUN 16 11 57 AM '00

*Lowry*

GREY, J. L. JONSON

5C 723057

File No. 7107.20014/Nyholm, Matt R. and Linda F.  
Grantors: North Pacific Trustee, Inc.  
Matrix Financial Services  
Grantee: Nyholm, Matt R. and Linda F.

Notice of Trustee's Sale  
Pursuant to the Revised Code of Washington 61.24, et seq.

Recorded  
Filed  
Index  
Valued

On April 21, 2000, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240 Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skamania, State of Washington:

Tax Parcel ID No.: 03-07-36-2-0-2600-00

Commencing at a point on the South line of the Northwest quarter of Section 36, Township 3 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, which point is 345 feet East of the West quarter corner of said Section 36; thence East along said South line a distance of 645 feet; thence North to the Southerly line of a roadway intersection of Ryan-Allen Road and Piper Road; thence Northwesterly along said road intersection to the Southerly line of Ryan-Allen Road; thence Westerly along the Southerly line of Ryan-Allen Road to a point due North of the Point of Beginning; thence South to the Point of Beginning.

Commonly known as: M.P. 1.62R Ryan-Allen Road  
Stevenson, WA 98648

which is subject to that certain Deed of Trust dated 06/14/88, recorded on 06/16/88, under Auditor's File No. 105325, records of Skamania County, Washington, from Matt R. Nyholm and Linda F. Nyholm, as Grantor, to U.S. Bank of Washington, National Association, as Trustee, to secure an obligation in favor of U.S. Bancorp Mortgage Company, as Beneficiary, the beneficial interest in which was assigned by Mellon Mortgage Company to Matrix Financial Services Corporation, under an Assignment/Successive Assignments recorded under Auditor's File No. Book 192, Page 396.

## 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 or Borrower's default on the obligation secured by the Deed of Trust.

## III.

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

	Amount due to reinstate by 01/11/00
A. Monthly Payments	\$3,496.22
B. Late Charges	\$149.88
C. Advances	\$0.00
D. Other Arrears	\$0.00
Total Arrearage	<u>\$3,646.10</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$600.00
Attorneys' Fees	\$0.00
Title Report	\$246.10
Process Service	\$120.00
Photocopies	\$20.00
Statutory Mailings	\$109.25
Recording Fees	\$30.00
Toll Calls	\$15.00
Publication	\$0.00
Inspection Fees	\$0.00
Other	\$0.00
Total Costs	<u>\$1,140.35</u>
Total Amount Due:	<u>\$4,786.45</u>

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

## OTHER DEFAULT

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard

Waste

Unauthorized sale of property (Due on Sale)

## ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$14,235.02, together with interest as provided in the note or other instrument secured from 06/01/99, 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 04/21/00. 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 04/10/00 (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 the close of the Trustee's business on 04/10/00 (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 04/10/00 (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 balance of 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(es):

NAME AND ADDRESS

Matt R. Nyholm  
M.P. 1.62R Ryan-Allen Road  
Stevenson, WA 98648

Linda F. Nyholm  
M.P. 1.62R Ryan-Allen Road  
Stevenson, WA 98648

Matt R. Nyholm  
P.O. Box 855  
Stevenson, WA 98648

Linda F. Nyholm  
P.O. Box 855  
Stevenson, WA 98648

Jane Doe Nyholm,  
spouse of Matt R. Nyholm  
M.P. 1.62R Ryan-Allen Road  
Stevenson, WA 98648

John Doe Nyholm,  
spouse of Linda F. Nyholm  
M.P. 1.62R Ryan-Allen Road  
Stevenson, WA 98648

Jane Doe Nyholm,  
spouse of Matt R. Nyholm  
P.O. Box 855  
Stevenson, WA 98648

John Doe Nyholm,  
spouse of Linda F. Nyholm  
P.O. Box 855  
Stevenson, WA 98648

by both first class and either certified mail, return receipt requested, or registered mail on 12/07/99, proof of which is in the possession of the Trustee; and on 12/10/99 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.

IX.

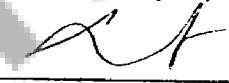
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

**NOTICE TO OCCUPANTS OR TENANTS** - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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: January 11, 2000

North Pacific Trustee, Inc., Trustee

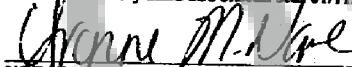

By   
Its Vice President  
PO BOX 4143  
Bellevue, WA 98009-4143  
Contact: Yvonne Nave  
(425) 586-1900

STATE OF WASHINGTON )  
COUNTY OF KING )

On this day personally appeared before me David E. Fennell the Vice President of North Pacific Trustee, Inc., the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be his free and voluntary act and deed on behalf of said corporation for the uses and purposes therein mentioned.

**YVONNE M. NAVE**  
STATE OF WASHINGTON  
NOTARY --- PUBLIC  
MY COMMISSION EXPIRES 8-04-01

GIVEN under my hand and official seal 01/11/00.

  
NOTARY PUBLIC in and for the State of  
Washington, residing at   
My commission expires 8/4/01

NORTH PACIFIC TRUSTEE, INC.  
MORTGAGE BANKING TRUSTEE SERVICES  
PO BOX 4143  
BELLEVUE, WA 98009-4143  
425-586-1900  
FAX 425-586-1997

Loan no: 037467-1  
File No: 7107.20014  
Client: Matrix Financial Services Corporation  
Borrowers: Nyholm, Matt R. and Linda F.

SERVING WASHINGTON, OREGON & ALASKA