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BOOK 196 PAGE 400

FILED FOR RECORD
SKAMANIA COUNTY WASH
BY SKAMANIA CO. REC'D

FEB 3 11 59 AM '00

AMOR
FOR
GARY H. OLSON

After Recording Return To:

Pacific Equities Group, Inc.
16016 SW Boones Ferry Rd.
Lake Oswego, OR 97035



NOTICE OF TRUSTEE'S SALE

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

Filed for Record at Request of PACIFIC EQUITIES GROUP, INC., Trustee, 16016 S.W. Boones Ferry Road, Lake Oswego, OR 97035.

TO: Donna L. Boyer
941 Smith-Beacon Rd.
Carson, WA. 98610

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 5/5/00 at the hour of 11:00 AM a.m., at Main entrance of the Skamania County Courthouse, 240 NW Vancouver in the City of Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

A parcel of land located 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, described as follows: Lot 2, of the Rosenback Short Plat, as recorded in book 3 of short plats, on page 31, Skamania County Records.0

Commonly known as: 941 Smith-Beacon Rd. Carson, WA. 98610
03-08-21-2-0-2800-00

which is subject to that certain Deed of Trust dated 10/21/94, recorded 10/25/94, under Auditor's File No. Book 146 Page 679, records of Skamania County, Washington, from Donna L. Boyer, as Grantor(s), to Clark County Title Company, as Trustee, to secure an obligation in favor of American General Finance as Beneficiary.

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:

Monthly payments: Six-teen monthly payments at \$240.00 each (9/2/98 through 1/2/99): \$3,840.00.

Failure to pay when due the following amounts which are now in arrears:
total monthly payments, late charges and escrow account deficit: \$3,840.00.

IV. The sum owing on the obligation secured by the deed of trust is:

Principal of \$ 5,657.92 together with interest as provided in the note or other instrument secured from 8/2/98 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 5/5/00. The default(s) referred to in paragraph III must be cured by 4/24/00, (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 4/24/00, (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 4/24/00, (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 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):

Name

Address

Donna Boyer 941 Smith-Beacon Rd. Carson, WA. 98610

by both first class and certified mail on December 30, 1999, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 31, 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 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 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 January 31, 2000

PACIFIC EQUITIES GROUP, INC.
Trustee
16016 SW Boones Ferry Rd.
Lake Oswego, OR 97035
(503) 635-9012

By: Frances A. Heap
Frances A. Heap

STATE OF OREGON)

) ss.

County of Clackamas)

On this day personally appeared before me Frances A. Heap, Authorized Representative of Pacific Equities Group, Inc. to me known the individual who executed the within and foregoing instrument, and acknowledged that he/she signed the same on behalf of Pacific Equities Group, Inc. for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this January 31, 2000.

Shirley S. Emerson NOTARY PUBLIC in and for the State of Oregon, residing at
Tualatin, Oregon My commission expires 6/22/2002.

