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BOOK 201 PAGE 146

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SUTTELL & SCHWEET
ATTORNEYS AT LAW
2476 - 76th AVENUE S.E.
MERCER ISLAND, WA 98040
ATTN: AFS

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

TO: Occupants of the Premises
Jerry L. Barber
Tina Barber
All Other Interested Parties

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 3rd day of November, 2000, at the hour of 9.00 a.m., at (street address and location if inside a building) outside on the North door of the Skamania County Courthouse, 240 Vancouver AVB, in the city of Stevenson, County of Skamania, 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 TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 31, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 4 OF THE DAYE DROTT SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 322, SKAMANIA COUNTY RECORDS. (Tax Parcel No. 02-05-31-1-0-0204-00).

AND: A GOLDEN WEST MANUFACTURED HOME, MODEL NO. EE52001F.

commonly known as Lot 4 off Fairview Lane, Washougal WA 98671, which is the subject of that certain Deed of Trust dated July 8, 1999, recorded under Auditor's File No. 135725, records of Skamania County, Washington, from Jerry L. Barber and Tina Barber, husband and wife, as Grantors, to Clark County Title Company, as Trustee, to secure an obligation in favor of Oakwood Acceptance Corporation.

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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.

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The default(s) for which this foreclosure is made is/are as follows:
(If default is for ( her than payment of money, set forth the particulars)
Failure to pay when due the following amounts which are now in arrears:

7 monthly payments of \$1,183.10 each (01/01/00 to 07/01/00):

\$ 8,281.70

6 late charges of \$5.00 for each monthly payment not made within 15 days of its due date:

30.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$ 8,311.70

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The sum owing on the obligation secured by the Deed of Trust is: Principal \$151,273.67, together with interest as provided in the note or other instrument secured from the 9th day of July, 1999, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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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 the 3rd day of November, 2000. The default(s) referred to in paragraph III must be cured by the 23rd day of October, 2000 (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 the 23rd day of October, 2000. (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 the 23rd day of October, 2000 (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.

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

#### NAME

# ADDRESS

Occupants of the Premises
Jerry L. Barber
Tina Barber
Tina Barber
Lot 4 off Fairview Lane, Washougal WA 98671
2700 NE 71st ST, Vancouver WA 98665
Tina Barber
Lot 4 off Fairview Lane, Washougal WA 98671

by both first class and either registered or certified mail on June 2, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 7th day of June, 2000, 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.

## VΙΙ

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 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.

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This is an attempt to collect a debt, any information obtained may be used for that purpose. If you have any questions regarding your rights and responsibilities in this situation, we suggest that you consider consulting with your own attorney.

DATED July 24, 2000 AMERICAN FORECLOSURE SERVICES, INC.

William G. Suttell, Vice-President 2476 76th AVE SE

Mercer Island WA 98040 (206) 236-3109

STATE OF WASHINGTON )

COUNTY OF KING )

On this 24 day of July, 2000, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William G. Suttell, to me 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 he is authorized to execute the said instrument and that the seal affixed, if any, is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year fire written.

Notary Public in and for the State of Washington, residing at Seattle

Name Printed: Maureen A

My commission expires: 9/27/00

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