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BOOK 201 PAGE 792

FILED FOR RECORD
SKAMANIA CO. WASH
BY CLARK COUNTY JUDGEAUG 17 4 28 PM '00
GARY H. OLSON
AUDITOR

REAL ESTATE EXCISE TAX

WHEN RECORDED MAIL TO

OCWEN FEDERAL BANK
ATTN: SCOTT JONES
1675 PALM BEACH LAKES BLVD
WEST PALM BEACH FL 3340121002
AUG 18 2000PAID *Exempt*
Ok Deputy
SKAMANIA COUNTY TREASURER

Trustee's Sale No. 01-OC-19734

Loan No. 30025068 CONV

TRUSTEE'S DEED

CCT-67311

The GRANTOR, REGIONAL TRUSTEE SERVICES CORPORATION, A Washington Corporation, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys without warranty, to: NORWEST BANK MINNESOTA, N.A., AS TRUSTEE OF THE SOUTHERN PACIFIC SECURED ASSETS CORP., MORTGAGE LOAN ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1997-4, GRANTEE, that real property, situated in County of SKAMANIA, State of Washington, described as follows:

THE EAST 421.5 FEET OF NORTH HALF OF NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 6 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. *Except that portion thereof lying within and south of County Road No. 110, designated*

TAX PARCEL NO. 02063200110000

Gary H. Martin, Skamania County Assessor

Date 8-17-00 Parcel # 2-6-32-1100

RECITALS:

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust dated October 14, 1997, recorded in Vol 170 of Deeds of Trust, page 208 under Auditor's File No. 129574, of SKAMANIA County, Washington, from JOHN W. CUMMINS AND ELIZABETH S. CUMMINS, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE, as Trustee, and SOUTHERN PACIFIC FUNDING CORPORATION, as Beneficiary.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of a promissory note in the sum of \$100,000.00 with interest thereon, according to the terms thereof, in favor of SOUTHERN PACIFIC FUNDING CORPORATION, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.

4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.

5. NORWEST BANK MINNESOTA, N.A., AS TRUSTEE OF THE SOUTHERN PACIFIC SECURED ASSETS CORP., MORTGAGE LOAN ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1997-4, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with the law and the terms of said Deed of Trust.

6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on April 14, 2000, recorded in the office of the Auditor of SKAMANIA County, Washington, a "Notice of Trustee's Sale" of said property in Book/Reel ---, Page/Frame ---, as No. 137872.

7. The Trustee, in its aforesaid "Notice of Trustee's Sale", fixed the place of sale as THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVE., STEVENSON, WA, a public place, at 10:00 AM, and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale, further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-second and twenty-eighth day before the date of sale, and once between the eleventh and seventh day before the date of sale, in a legal newspaper in each county in which the property or any part thereof is situated, and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.

8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on July 14, 2000, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefor, the property hereinabove described, for the sum of \$110,500.00 (cash) (by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs, and expense as provided by statute).

DATED: August 1, 2000

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

BY Jeff Pryor
JEFF PRYOR, FORECLOSURE SUPERVISOR
Address: 20 SEVENTH AVENUE, SUITE 400
SEATTLE WA 98104

STATE OF Washington

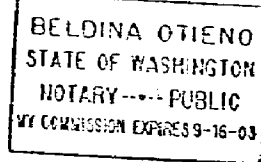
COUNTY OF KING

ss.

On August 1, 2000, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JEFF PRYOR to me known to be the FORECLOSURE SUPERVISOR of REGIONAL TRUSTEE SERVICES CORPORATION, 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/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written, Beldina Otieno Notary Public in and for the State of Washington, residing at Seattle.

My commission expires 09-16-03



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