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FILED FOR REGORD SKAPARIA GO. WASH BY MANIAMA CO. ITHI

WHEN RECORDED MAIL TO:

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AUDITOR

GARY M. OLSON

1.00

Cal-Western Reconveyance Corporation of Washington 525 East Main Street P.O. Box 22004 El Cajon, CA 92022-9004

Space Above This Line For Recorder's Use

Loan No. 411470024 T.S. No. 1025165-05 Parcel No. 04-07-26-3-1-0102-00

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on December 8, 2000, at the hour of 10:00 AM, AT THE COUNTY COURTHOUSE, 240 VANCOUVER AVENUE 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(ies) of SKAMANIA, State of Washington to-wit:

LOT 2 WIND RIVER LOTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 18, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON

CARSON WA 98610

which is subject to that certain Deed of Trust dated July 8, 1999, recorded July 16, 1999, under Auditor's File No. 135739, Book 191, Page 416, records of SKAMANIA County, Washington, from TERRY R CHRONISTER, AN UNMARRIED MAN as Grantor, to STANDARD TRUSTEE SERVICE CO. as Trustee, to secure an obligation in favor of HOMECOMINGS FINANCIAL NETWORK, INC. as Beneficiary,

the beneficial interest in which was assigned by HOMECOMINGS FINANCIAL NETWORK, INC.

to BANKERS TRUST COMPANY, AS TRUSTEE

under an Assignment recorded under Auditor's File No.___1368[0_ on__11-15-99_____

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Loan No. 411470024 T.S. No. 1025165-05

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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 Gantor'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:

Failure to pay when due the following amounts which are now in arrears: 12,248.68; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

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The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$175,484.48, together with interest as provided in the note or other instrument secured from 03/01/2000, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

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 December 8, 2000. The default(s) referred to in paragraph III, must be cured by 11/27/2000 (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 11/27/2000 (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 11/27/2000 (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.

VI.

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

TERRY R CHRONISTER 422 HESLEN ROAD CARSON WA 98610
TERRY R CHRONISTER 422 HESLEN ROAD CARSON WA 98610-3167
by both first class and certified mail on 07/13/2000 proof of which is in the possession of the
Trustee; and the Borrower and Grantor were personally served on

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.

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Loan No: 411470024 T.S. No.: 1025165-05

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.

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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.

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.

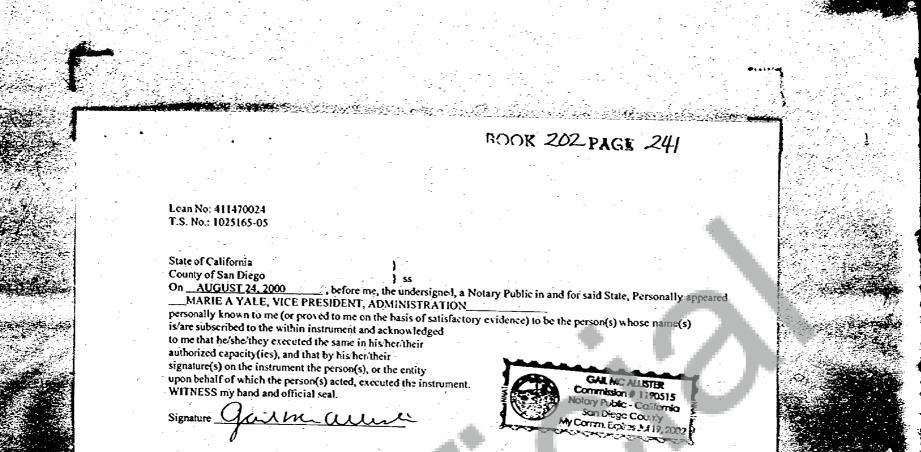
DATE August 24, 2000

CAL-WESTERN RECONVEYANCE CORPORATION of Washington 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004

Signature/By MARIE A YALE, VICE PRESIDENT, ADMINISTRATION.

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Rev. 03/07/00