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BOOK 204 PAGE 798

FILED IN CLERK'S OFFICE
SKAMANIA COUNTY, WASH.
BY *Riverview Community Bank*
Nov 23 1 50 PM '00
O'Leary
AUDITOR
GARY M. OLSON

NOTICE OF TRUSTEE'S SALE

Grantor: Lucky Essex
Trustee: Riverview Services, Inc.
Beneficiary: Riverview Community Bank
Legal description (abbr.) NW 1/4 of S20, T3N, R8E
Assessors Tax Parcel ID# 03-08-20-2-0-0405-00

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 9th day of March, 2001, at the hour of 10:00 o'clock a.m. at the north entrance of the Skamania County Courthouse, 240 Vancouver Street, 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:

County of Skamania, State of Washington

A tract of land in the East half of the Northwest quarter of Section 20, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Lot 3 of the McNeil Short Plat, recorded in Book 3 of Short Plats, page 192, Skamania County records.

which is subject to that certain Deed of Trust dated June 24, 1999, recorded June 29, 1999, under Auditor's File No. 135574, records of Skamania County, Washington, from Lucky Essex, as Grantor, to Riverview Services, Inc., as Trustee, to secure an obligation in favor of Riverview Community Bank, as Beneficiary.

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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:

Failure to pay 2000 real property taxes of \$1,205.12 plus interest and penalties.

Failure to pay when due the following amounts which are now in arrears:

- 1) Seven monthly payments of \$909.85 each totaling \$6,368.95.
- 2) Seven late charges of \$45.49 each totaling \$318.43.

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BOOK 204 PAGE 799

Notice of Trustee's Sale

Page 2

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$126,266.46, together with interest as provided in the note or other instrument secured from the 1st day of April, 2000, 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 the 9th day of March, 2001. The default(s) referred to in Paragraph III must be cured by the 26th day of February, 2001 (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 26th day of February, 2001, (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 26th day of February, 2001, (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:

Lucky Essex
P.O. Box 962
Carson, WA 98610

by both first class and certified mail on the 11th day of August, 2000, proof of which is in the possession of the Trustee; and on the 15th of August, 2000, the Borrower and Grantor were personally served 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 of their interest in the above-described property.

IX

Anyone having any objection to the sale on any ground 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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BOOK 204 P. 800

Notice of Trustee's Sale

Page 3

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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 any 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 this 28th day of November, 2000.

RIVERVIEW SERVICES, INC., Trustee

By Phyllis Kriebel
Title: Secretary
700 NE 4th Avenue
Camas, WA 98607
(360) 834-2231

STATE OF WASHINGTON)

) ss.

COUNTY OF CLARK)

On this 28th day of November, 2000, before me personally appeared Phyllis Kriebel, the Secretary of the corporation that executed the within and foregoing instrument, and acknowledged 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 or she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

ROGER D. KNAPP
STATE OF WASHINGTON
NOTARY — PUBLIC
My Commission Expires Oct 12, 2001

RD Knapp
Notary Public in and for the State of
Washington, residing at Camas
My commission expires 10-12-01