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BOOK 209 PAGE 823

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

MAY 15 3 48 PM '01

G. Laury
AUDITOR
GARY M. OLSON

Return Recorded Instrument to:

Jean M. McCoy, Attorney at Law
Landerholm, Memovich,
Lansverk & Whitesides, P.S.
PO Box 1086
Vancouver, WA 98666-1086

SCR 23439

Document Title(s) (or transactions contained therein): NOTICE OF TRUSTEE'S SALE
Reference Number(s) or Documents assigned or released: 103119 Additional reference numbers on page _____ of document
Grantor(s) (Last name first, then first name and initials): OBER, MICHAEL & OBER, DONEEN <input type="checkbox"/> Additional names on page _____ of document
Grantee(s) (Last name first, then first name and initials): FIRST INDEPENDENT BANK <input type="checkbox"/> Additional names on page _____ of document
Legal Description (abbreviated: i.e. lot, block, plat or section, township, range): THE WESTERLY 25 FEET OF LOT 21, ALL OF LOT 22 AND THE EASTERLY 25 FEET OF LOT 23 OF HILLTOP MANOR <input type="checkbox"/> Additional legal is on page _____ of document
Assessor's Property Tax Parcel/Account Number: 03-75-36-3-2-1100-00 <input type="checkbox"/> Assessor Tax Number not yet assigned

Registered _____
Recorded _____
Filed _____
Index _____
Date _____

After Recording Return To:

JEAN M. McCOY
LANDERHOLM LAW FIRM
PO BOX 1086
VANCOUVER WA 98666

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, LANDERHOLM, MEMOVICH, LANSVERK & WHITESIDES, P.S., will on Friday, the 22nd day of June, 2001, at the hour of 11:00 A.M. at the entrance located at 240 Vancouver Avenue, the Skamania County Courthouse, 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:

The Westerly 25 feet of Lot 21, all of Lot 22 and the Easterly 25 feet of Lot 23 of HILLTOP MANOR, according to the amended Plat thereof on file and of record in the office of the Auditor of Skamania County, Washington, at Page 110 of Book 'A' of Plats, records of Skamania County, Washington.

which is subject to that certain Deed of Trust dated May 5, 1987, recorded May 7, 1987, in Book 105, Page 109, under Auditor's File No. 103119, records of Skamania County, Washington, from MICHAEL W. OBER and DONEEN G. OBER, Husband and Wife, as Grantor, to SAFECO TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of FIRST INDEPENDENT BANK, as Beneficiary. The undersigned, LANDERHOLM, MEMOVICH, LANSVERK & WHITESIDES, P.S. was appointed Successor-Trustee by instrument recorded under Auditor's File No. 138879.

NOTICE OF TRUSTEE'S SALE - 1
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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 defaults for which this foreclosure is made are as follows:

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

Delinquent payments from June 1, 2000
to May 1, 2001 in the amount of \$672.01
per month:

\$ 8,064.12

Late Charges in the total amount of:

356.49

Sub-Total:

\$ 8,420.61

Foreclosure Attorney Fees/Costs:

\$ 2,634.50

Bankruptcy Attorney Fees/Costs:

\$ 3,462.00

TOTAL

\$14,517.11

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$50,678.73 together with interest as provided in the note or other instrument secured from the 1st day of May, 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 22nd day of June, 2001. The defaults referred to in paragraph III must be cured by the 11th day of June, 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 11th day of June, 2001 (11 days before the sale date), the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 11th day of June, 2001 (11 days before the sale date), and before

NOTICE OF TRUSTEE'S SALE - 2
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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:

250 NE WISTERIA, STEVENSON, WASHINGTON 98648

by both first class and certified mail on the 29th day of June, 2000, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 10th day of July, 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,

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 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.

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: May 11, 2001.

**LANDERHOLM, MEMOVICH, LANSVERK
& WHITESIDES, P.S.**


JEAN M. McCOY, WSBA#21878
On Behalf of Successor Trustee
915 Broadway - P.O. Box 1086
Vancouver, WA 98666-1086
Telephone: (360) 696-3312

STATE OF WASHINGTON)
County of Clark) ss.

I certify that I know or have satisfactory evidence that JEAN M. McCOY is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as an attorney for Landerholm, Memovich, Lansverk & Whitesides, P.S., to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: May 11, 2001

LORI ANN McQUAY
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
MAY 9, 2002


 Notary Public for the State of Washington
 Residing in the County of Clark
 My appointment expires: 5-09-02