

142712

BOOK 216 PAGE 79

FILED  
SKAMANIA CO. TITLE  
OCT 25 3 09 PM '01  
GARY M. OLSON

AFTER RECORDING RETURN TO:  
Jordan Schrader  
PO Box 230669  
Portland OR 97281  
Loan # 9203720  
(File No. 46779/31619)

CLTC 24253

*This space provided for recorder's use.*

Grantor (Borrower): Buffum, Shannon D. and Buffum, Mrs. Shannon D. (Casey)  
Grantee (Lender): Washington Mutual Bank, organized and existing under the laws of Washington  
Grantee (Trustee): Skamania County Title Company, a Washington corporation  
Grantee (Successor Trustee): Eriksen, Thomas B.  
Legal Description (abbreviated): W 1/2 NW 1/4 SW 1/4 NW 1/4 Sec 20 T2N R5E  
Assessor's Tax Parcel ID#: 02-05-20-0-0-0400-00  
Reference Nos. of Documents  
Related or Assigned: 135993, Bk 192, Pg 258

NOTICE OF TRUSTEE'S SALE  
PURSUANT TO THE REVISED CODE OF WASHINGTON

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 8<sup>th</sup> day of February, 2002, at the hour of 1:00 o'clock p.m., at the front steps of the Skamania County Courthouse, 240 Vancouver, 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 WEST HALF OF THE NORTHWEST QUARTER OF  
THE SOUTHWEST QUARTER OF THE NORTHWEST  
QUARTER OF SECTION 20, TOWNSHIP 2 NORTH, RANGE  
5 EAST OF THE WILLAMETTE MERIDIAN, IN THE  
COUNTY OF SKAMANIA, STATE OF WASHINGTON.

which is subject to that certain Deed of Trust dated August 9, 1999, recorded August 12, 1999, under Auditor's File No. 135993, in Book 192, Page 258, records of Skamania County.

Page 1 - NOTICE OF TRUSTEE'S SALE PURSUANT  
TO THE REVISED CODE OF WASHINGTON

31619 009 c& NotTrust doc rev. 10-23-01-2

Washington, from Shannon D. Buffum, presumptively subject to the community interest of his spouse, if married, as Grantor(s), to Skamania County Title Company, a Washington corporation, as Trustee, to secure an obligation in favor of Washington Mutual Bank, organized and existing under the laws of Washington, as Beneficiary.

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 default(s) for which this foreclosure is made is/are as follows:

Loan is in default for failure to complete the improvements, obtain final certificate of occupancy and finalize building permit as required under the loan documents.

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

Monthly Payments:

2/1/01	\$1,055.11
3/1/01	953.00
4/1/01	1,055.11
5/1/01	1,021.08
6/1/01	1,055.11
7/1/01	1,021.08
8/1/01	1,055.11
9/1/01	1,055.11
10/1/01	1,021.08

Late Charges:

Late charges for each monthly payment  
Not made within 15 days of its due date:  
Other (less suspense):  
Unpaid general and special property taxes  
(plus interest)

\$9,291.79

464.59

<979.59>

3,179.53

TOTAL:

\$11,959.32

000163



BOOK 216 PAGE 81

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$146,498.75, together with interest as provided in the note or other instrument secured from the 1st day of January, 2001, 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 8<sup>th</sup> day of February, 2002. The default(s) referred to in paragraph III must be cured by the 28<sup>th</sup> day of January, 2002 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at the time on or before the 28<sup>th</sup> day of January, 2002, (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 28<sup>th</sup> day of January, 2002, (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/Successor Trustee to the Borrower and Grantor at the following addresses:

Name

Address

Shannon D. Buffum

Milepost .131 Matthews Rd  
Washougal WA 98671

Mrs. Shannon D. (Casey) Buffum

Milepost .131 Matthews Rd  
Washougal WA 98671

by both first class and certified mail on the 13<sup>th</sup> day of September, 2001, proof of which is in the possession of the Trustee/Successor Trustee; and the Borrower and Grantor were personally served on the 19<sup>th</sup> day of September, 2001, 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/Successor Trustee has possession of proof of such service or posting.

VII.

The Trustee/Successor 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.

Page 3 - NOTICE OF TRUSTEE'S SALE PURSUANT  
TO THE REVISED CODE OF WASHINGTON

31619 009 clk NotTrust doc'ovr 10-23 01-27

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.

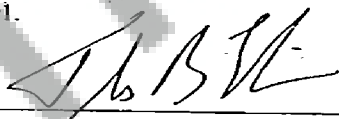
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the 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 20<sup>th</sup> 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 20<sup>th</sup> 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 23<sup>rd</sup> day of October, 2001.

  
Thomas B. Eriksen, WSB # 19631, Successor Trustee

Acknowledgment

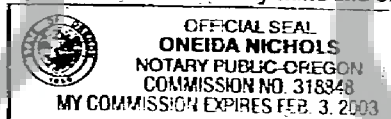
STATE OF OREGON )

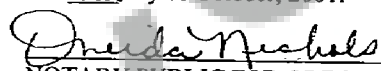
) ss.

County of Clackamas )

On this day personally appeared before me Thomas B. Eriksen, to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 23<sup>rd</sup> day of October, 2001.



  
NOTARY PUBLIC FOR OREGON  
My commission expires: 2/3/03