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FILED
SKAMANIA COUNTY WASH
BY *Roger D. Knapp*
Aug 5 10 00 AM '02
J. Michael Garvison
J MICHAEL GARVISON

NOTICE OF TRUSTEE'S SALE

Grantors: Ralph E. Owen and Catherine O. Owen
Trustee: Transnation Title Insurance Co.
Successor Trustee: Roger D. Knapp
Beneficiary: Thomas J. Tucker and Corrine A. Tucker
Legal description (abbreviated) Lot 4, Tucker's Survey
Assessors Tax Parcel ID# 02-06-27-30-0104-00
Reference Number: Auditor's File No. 135658

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 8th day of November, 2002, at the hour of 10:00 o'clock a.m. at the Skamania 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 of Skamania, State of Washington, to-wit:

County of Skamania, State of Washington

BEGINNING at the Southwest corner of the Southwest quarter of Section 27, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington; thence North 01°05'09" East as measured along the West line of said Southwest quarter 757.95 feet; thence South 88°55'59" West 652.93 feet to the centerline of Road "A"; thence Northerly along the centerline of Road "A" to the intersection of the centerline of Road "A" and Road "C", said point being North 01°05'09" East 1,293.63 feet and South 88°55'59" East 1,083.75 feet from the Southwest corner of said Southwest quarter; thence North 34°04'03" West 126.16 feet to the beginning of a 100 foot radius curve to the left; thence along said curve 118.56 feet; thence South 78°00'11" West 24.87 feet to the True Point of Beginning; thence continuing South 78°00'11" West 121.89 feet to the beginning of a 100 foot curve to the left; thence along said curve 60.54 feet; thence South 43°18'55" West 95.63 feet to the beginning of a 50 foot radius curve to the right; thence along said curve 47.14 feet; thence North 31°20'43" West 318.61 feet; thence North 01°05'09" East 689.64 feet; thence South 89°08'43" West 499.50 feet; thence South 01°05'09" West 360.08 feet; thence South 46°05'08" West, 141.42 feet; thence South 43°54'51" East 141.42 feet; thence South 01°05'09" West 302.30 feet to the centerline of Road "C" and the True Point of Beginning.

The centerlines of Roads "A", "B" and "C" are more particularly described in a real estate contract dated April 30, 1975, as recorded at pages 13 and 14 of Book 70 of Deeds, under Auditor's File No. 81400, records of Skamania County, Washington.

TOGETHER WITH easements 60 feet in width for Roads "A", "B" and "C" as more particularly described in real estate contract dated April 30, 1975, recorded at page 13 and 14 of Book 70 of

Notice of Trustee's Sale

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Deeds, records of Skamania County, Washington.

ALSO known as Lot 4 of Survey recorded in Book 1, page 82, Skamania County Records.

which is subject to that certain Deed of Trust dated July 1, 1999, recorded July 8, 1999, under Auditor's File No. 135658, records of Skamania County, Washington, from Ralph E. Owen and Catherine O. Owen, husband and wife, as Grantors to Transnation Title Insurance Co., as Trustee, to secure an obligation in favor of Thomas J. Tucker and Corrine A. Tucker, husband and wife, as Beneficiaries. Roger D. Knapp was appointed as Successor Trustee by instrument recorded under Auditor's File No. 145115.

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:

- 1) Failure to pay second half 1999 real property taxes 2001 real property taxes, and 2002 real property taxes.

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

- 1) 28 monthly payments of \$800.00 each totaling \$22,400.00
- 2) 27 late charges of \$24.00 each totaling \$648.00.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$83,025.96 together with interest as provided in the note or other instrument secured from the 30th 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 8th day of November, 2002. The default(s) referred to in Paragraph III must be cured by the 28th day of October, 2002 (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 28th day of October, 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 28th day of October, 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 to the Borrower and Grantor at the following addresses:

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Ralph Owen
2939 NW 23rd Avenue
Camas, WA 98607

Catherine Owen
2939 NW 23rd Avenue
Camas, WA 98607

by both first class and certified mail on the 1st day of July, 2002, proof of which is in the possession of the Trustee; and on the 26th of June, 2002, 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

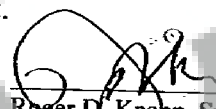
Anyone having any objection to the sale on any ground whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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 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 1st day of August, 2002.

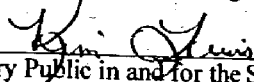

Roger D. Knapp, Successor Trustee
430 NE Everett Street
Camas, WA 98607
(360) 834-4611

STATE OF WASHINGTON)
) ss.
COUNTY OF CLARK)

On this day personally appeared before me ROGER D. KNAPP, to me known to be the individual described 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 1st day of August, 2002.

KIM D. LEWIS
STATE OF WASHINGTON
NOTARY — PUBLIC
My Commission Expires July 20, 2004


Notary Public in and for the State of
Washington, residing at Camas
My commission expires: 7-20-04