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BOOK 228 PAGE 41

AFTER RECORDING RETURN TO:
Roger W. Jones, Jr.
1201 Third Ave., Ste. 3400
Seattle, WA 98101-3034

FILED FOR RECORD
SKAMANIA COUNTY WASH
BY *Roger W. Jones Jr*

AUG 15 2 16 PM '02

P. Lowry
J. MICHAEL L. WILSON

NOTICE OF TRUSTEE'S SALE

File No.: 1369.468
Grantor: Roger W. Jones, Jr.
Grantee: Public/Beckman
Legal Descrip.: Section 20, T2N, R7E

Parcel No.: 02-07-20-0-0-0305-00

1. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee will on November 15, 2002, at the hour of 9:30 a.m., on the front steps of the main entrance of the Skamania County Courthouse, 240 Vancouver, Stevenson, 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:

(legal description attached)

Expire	/
Recorded	/
Index	/
Filed	/
Noted	/

(commonly known as 1669 E. Cascade Dr., North Bonneville, WA, Washington), which is subject to that certain Deed of Trust dated October 9, 1998, recorded October 20, 1998 under Recording No. 133160, records of Skamania County, Washington, from Richard Beckman, as Grantor (s), to secure an obligation in favor of Associates Financial Services of Washington, as Beneficiary.

2. 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 Grantor(s)' or Borrower(s)' default on

the obligation secured by the Deed of Trust.

3. The default(s) for which this foreclosure is made is/are failure to make the monthly payment due March 15, 2002, and all monthly payments due thereafter, plus such other sums as indicated and are now in arrears, to wit:

Total monthly payments in arrears \$10,609.13

Total amount in arrears \$10,609.13

Further default is delinquent real property taxes, 2002.

4. The sum owing on the obligation secured by the Deed of Trust is: Principal \$163,440.89 together with interest as provided in the note/other instrument secured, from the date one month preceding the date set forth in paragraph 3, advances, and such other costs and fees as are due under the note/other obligation secured, and as are provided by statute.

5. 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 date set forth in paragraph 1. The default(s) referred to in paragraph 3, together with any subsequent monthly payments, late charges, advances and costs and fees hereafter due, must be cured by November 4, 2002, (11 days before the sale date), to cause a discontinuance of the sale and termination of the foreclosure. The sale may be terminated at any time after the date set forth above, and before the sale, only by payment by the Grantor/Borrower/any Guarantor, or the holder of any recorded junior lien or encumbrance, of 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.

6. A written notice of default was transmitted by the Successor Trustee to the Grantor and Borrower to the common address set forth immediately below the legal description in paragraph 1, and to by both first class and certified mail on July 16, 2002, and on July 17, 2002, the notice of default was posted in a conspicuous place on the real property described, or the Grantor/Borrower were personally served therewith; and the Successor Trustee has in his possession proof of mailing and posting.

7. The 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.

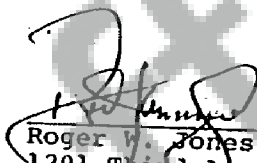
8. The effect of the sale will be to deprive the Grantor(s) and

all those who hold by, through or under the Grantor(s) of all their interest in the above-described property.

9. 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.

10. 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 of 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, RCW 59.12.

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE



Roger W. Jones, Jr., Successor Trustee
1201 Third Ave., Ste. 3400
Seattle, WA 98101
(206) 326-5709

STATE OF WASHINGTON)

COUNTY OF KING)

I certify that I know that Roger W. Jones, Jr. is the person who appeared before me and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in this instrument.

DATED: August 15, 2002.


Linda J. Blanchard, Notary Public
My appointment expires: 12/12/2004

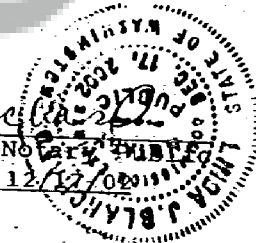


Exhibit A

A tract of land in the Southeast quarter of the Northwest quarter and the Southwest quarter of the Northeast quarter of Section 20, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at the center of Greenleaf Slough and the West line of the Johnson Donation Land Claim; thence Easterly parallel with the East-West centerline of said Section 20 a distance of 350 feet; thence Northerly parallel with the West line of the Southwest quarter of the Northeast quarter of said Section 20 a distance of 630 feet to the centerline of Moffett Hot Springs Road; thence Westerly parallel with the East-West centerline of said Section 20 a distance of 350 feet; thence Southerly parallel with the East line of the Southeast quarter of the Northwest quarter of said Section 20 to the Point of Beginning.

EXCEPT any portion lying Southerly of the centerline of Greenleaf Slough.