

146513

After Recording, Return to:  
Winston Khan  
Northwest Trustee Services, LLC  
P.O. Box 4143  
Bellevue, WA 98009-4143

BOOK 231 PAGE 916

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

NOV 8 11 52 AM '02

*amuse*  
J. MICHAEL GARRISON

*SCR 25174*  
File No. 7066.20179/Nail, William R. and Mantini-Stelter, Sherry A.  
Grantors: Northwest Trustee Services, LLC  
Washington Mutual Bank  
Grantee: Nail, William R. and Mantini-Stelter, Sherry A.

**Notice of Trustee's Sale**  
Pursuant to the Revised Code of Washington 61.24, et seq.

On February 14, 2003, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240 Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skamania, State of Washington:

Tax Parcel ID No.: 03-08-08-3-0-0300-00

A Tract of Land located in the Northwest quarter of the Southwest quarter of Section 8, Township 3 North, Range 8 East of the Willamette Meridian, Skamania County, Washington, described as follows: Beginning at the intersection of the North line of Government Lot 4 of said Section 8 with the Easterly right of way line of the Wind River Highway as presently located and established; Thence North 40 degrees 2 1/2' West 17 feet along said Easterly right of way line; Thence North 36 degrees 15' East 123 feet; Thence North 53 degrees 17' East 128 feet, more or less, to intersection with the Southwesterly line of a Tract of land conveyed to Ernest J. Nail by Deed dated September 29, 1956, and recorded at Page 311 of Book 42 of Deeds, records of Skamania County, Washington; Thence South 42 degrees 38' East 270 feet, more or less, to intersection with the North line of the said Government Lot 4; Thence North 88 degrees 20' West 346 feet, more or less, along the North line of the said Government Lot 4 to the Point of Beginning.

Commonly known as: Point Zero Four Nail Road  
Carson, WA 98610

which is subject to that certain Deed of Trust dated 01/21/97, recorded on 01/29/97, under Auditor's File No. 127217, records of Skamania County, Washington, from William R. Nail and Sherry A. Mantini-Stelter, both unmarried individuals, as Grantor, to Skamania County Title, a Washington corporation, as Trustee, to secure an obligation in favor of Washington Mutual Bank, a Washington corporation, 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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.



## III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 11/05/02
A. Monthly Payments	\$3,923.22
B. Late Charges	\$65.00
C. Advances	\$187.00
D. Other Arrears	\$0.00
Total Arrearage	<u>\$4,175.22</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Attorneys' Fees	\$0.00
Title Report	\$417.30
Process Service	\$120.00
Statutory Mailings	\$102.00
Recording Fees	\$30.00
Publication	\$0.00
Other	\$0.00
Total Costs	<u>\$1,344.30</u>
<b>Total Amount Due:</b>	<b>\$5,519.52</b>

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

## OTHER DEFAULT

Nonpayment of Taxes/Assessments  
Default under any senior lien  
Failure to insure property against hazard  
Waste  
Unauthorized sale of property (Due on Sale)

## ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current  
Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist  
Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust  
Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust  
Revert title to permitted vestee

## IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$52,361.97, together with interest as provided in the note or other instrument secured from 03/27/02, 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 February 14, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 02/03/03 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 02/03/03 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 02/03/03 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

William R. Nail  
Point Zero Four Nail  
Carson, WA 98610

Jane Doe Nail,  
spouse of William R. Nail  
Point Zero Four Nail  
Carson, WA 98610

Sherry A. Mantini-Stelter  
Point Zero Four Nail  
Carson, WA 98610

John Doe Mantini-Stelt,  
spouse of Sherry A. Mantini-Stelter  
Point Zero Four Nail  
Carson, WA 98610

William R. Nail  
P.O. Box 1174  
Carson, WA 98610

Jane Doe Nail,  
spouse of William R. Nail  
P.O. Box 1174  
Carson, WA 98610

Sherry A. Mantini-Stelter  
P.O. Box 1174  
Carson, WA 98610

John Doe Mantini-Stelt,  
spouse of Sherry A. Mantini-Stelter  
P.O. Box 1174  
Carson, WA 98610

by both first class and either certified mail, return receipt requested, or registered mail on 09/27/02, proof of which is in the possession of the Trustee; and on 09/28/02 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and 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: November 5, 2002

Northwest Trustee Services, LLC, Trustee

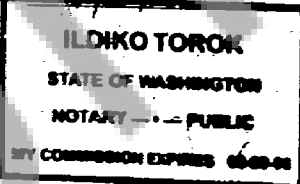
By Winston Khan  
Authorized Signature  
P.O. BOX 4143  
Bellevue, WA 98009-4143  
Contact: Winston Khan  
(425) 586-1900

STATE OF WASHINGTON )

COUNTY OF KING ) ss.

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Associate Member / Assistant Vice President of Northwest Trustee Services, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Date: 11/12/02



Ildiko Torok  
NOTARY PUBLIC in and for the State of  
Washington, residing at Sanborn  
My commission expires 6/28/04

NORTHWEST TRUSTEE SERVICES, LLC  
P.O. BOX 4143  
BELLEVUE, WA 98009-4143  
PHONE (425) 586-1900  
FAX (425) 586-1997

8735199  
File No: 7066.20179  
Client: Washington Mutual Bank  
Borrower: Nail, William R. and Mantini-Stelter, Sherry A.

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.