

146710

BOOK 232 PAGE 939

AFTER RECORDING RETURN TO:
Law Offices of Karen L. Gibbon, P.S.
6317 Phinney Avenue North
Seattle, WA 98103

FILED
SKAMANIA CO, WASH
Nov 26 2 00 PM '02
J. MICHAEL CARVISON

SCA 25096

NOTICE OF TRUSTEE'S SALE

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

TO: Kelly G. Govro	Occupants
Jane Doe Govro	Associates Home Equity Services, Inc.
Russell D. Garrett, Chapter 7 Trustee	Cari Dee Pelzel c/o Robert D. Weisfield

I.
NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on February 28, 2003, at the hour of 10:00 AM, at Outside the front entrance of 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:

LOT 13, COLUMBIA HEIGHTS, ACCORDING TO THE RECORDED PLAT THEREOF,
RECORDED IN BOOK 'A' OF PLATS, PAGE 136, IN THE COUNTY OF SKAMANIA, STATE
OF WASHINGTON. (TAX PARCEL NO. 03-08-29-4-1-0300-00)

(commonly known as 72 Redwood Street, Carson, WA 98610), which is subject to that certain Deed of Trust, dated February 17, 2000, recorded February 28, 2000, under Auditor's File No. 137486 records of Skamania County, Washington, from Kelly G. Govro, a married man as his sole and separate property, as Grantors, to Chicago Title Insurance Company, as Trustee, to secure an obligation in favor of First Franklin Financial Corporation, as Beneficiary, the beneficial interest in which has been assigned to Altegra Credit Company nka National City Home Loan Services, Inc., under Skamania County Auditor's File No. 145897.

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 for which this foreclosure is made is as follows: Failure to pay when due the following amounts which are now in arrears:

Monthly payments:

6 monthly payments(s) at \$1,477.28,
(June 1, 2002 - November 1, 2002):

\$8,863.68

Late charges:

6 late charge at \$73.86 each for each monthly payment not
made within 15 days of its due date:

\$443.16

Accrued late charges

\$0.00

Less suspense or rents received:

\$0.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$9,306.84

By: _____
Auditor's File No. _____
Date: _____
Verified: _____

Default other than failure to make monthly payments:

Delinquent General Taxes for 2nd half 2000 in the amount of \$833.73 plus interest and penalties;
Delinquent General Taxes for 2001 and 2002 in the amount of \$1730.00 and \$1950.40 plus interest and
penalties;

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$171,403.34, together with interest as provided in the note or other instrument secured from May 1, 2002 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on February 28, 2003. The defaults referred to in paragraph III must be cured by February 17, 2003 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before February 17, 2003 (11 days before the sale) 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 February 17, 2003 (11 days before the sale date), and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest 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 or Grantor at the following addresses:

Kelly G. Govro
Jane Doe Govro

Both At: 72 Redwood Street
Carson, WA 98610

And at: P.O. Box 472
Carson, WA 98610

Russell D. Garrett
Chapter 7 Trustee

at: 805 Broadway, Suite 400
Vancouver, WA 98660

by both first class and certified mail on October 15, 2002, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 22, 2002, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 objections to this 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 R.C.W. 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.

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

DATED: November 21, 2002.

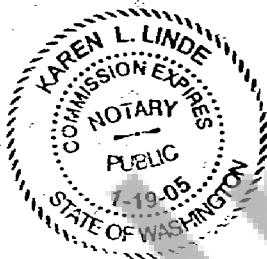
KAREN L. GIBBON, P.S., Successor Trustee

By: *[Signature]*
KAREN L. GIBBON, President
LAW OFFICES OF KAREN L. GIBBON, P.S.
6317 Phinney Avenue North
Seattle, WA 98103
(206) 782-1456

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEES SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on November 21, 2002.



[Signature]
Karen L. Linde
Notary Public in and for the
State of Washington, residing at: Seattle
My commission expires: January 19, 2005