

147815

BOOK 238 PAGE 268

FILED  
SKAMANIA CO. WASH  
MAR 3 11 53 AM '03

AFTER RECORDING RETURN TO:  
National City Home Loan Services, Inc.  
150 Allegheny Center, IDC-24-030  
Pittsburgh, PA 15212

REAL ESTATE EXCISE TAX

22835

MAR - 3 2003

PAID *Exempt*

Re: National City #1004019285/Govro

*Mike Cleveland*  
SKAMANIA COUNTY TREASURER

FILED  
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INDEXED  
MAR 3 11 53 AM '03  
J. MICHAEL J. JOHNSON

## TRUSTEE'S DEED

The GRANTOR, Karen L. Gibbon, P.S., as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment, recited below, hereby grants and conveys, without warranty, to: National City Home Loan Services, Inc. fka Altegra Credit Company, GRANTEE, that real property, situated in the County of Skamania, State of Washington, described as follows:

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)

1. This Conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust between Kelly G. Govro, a married man as his sole and separate property Grantors, to Chicago Title Insurance Company, Trustee, and First Franklin Financial Corporation, as Beneficiary, dated February 17, 2000, recorded February 28, 2000, as Auditor's No. 137486, records of Skamania County.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one (1) promissory note in the sum of \$173,800.00 with interest thereon, according to the terms thereof in favor of First Franklin Financial Corporation, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.  
Date *3/3/03* Parcel # *3-8-29-4-1-300*
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, the thirty-day advance "Notice of Default" was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. National City Home Loan Services, Inc. fka Altegra Credit Company, being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with law and the term of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on November 26, 2003 recorded in the office of the Auditor of Skamania County, Washington a "Notice of Trustee's Sale" of said property, as No. 146710.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as Outside the front entrance of the Skamania County Courthouse, 240 Vancouver Avenue, in the City of Stevenson, a public place, at 10:00 AM, and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the 32nd and 28th day before the date of sale, and once between the 11th and 7th day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

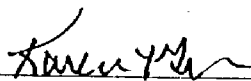


9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured prior to the 10th day before the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on February 28, 2003, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of \$174,300.00.

DATED on February 28, 2003.

KAREN L. GIBBON, P.S., SUCCESSOR TRUSTEE

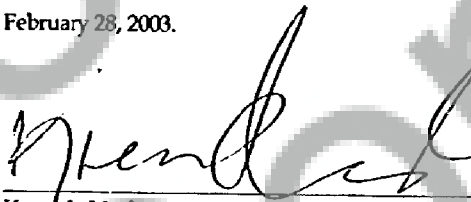
  
by: Karen L. Gibbon, its president

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 instrument, 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 February 28, 2003.



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