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FILED
SKAMANIA CO. TITLE

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J. MICHAEL ... SON

And when recorded mail to:
Premier Mortgage Services Inc.
15310 Barranca Parkway
Irvine, CA 92618

By virtue
Admitted to
Signed
Witnessed
03/24

space above this line for recorder's use
TS #: 03-20070-WA

Title Order No. 1573252

SCR 25512

NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington
Chapter 61.24 et. seq.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Premier Mortgage Services of Washington, SUCCESSOR TRUSTEE, will on 06/20/2003, at 10:00 a.m. at the main entrance to the Superior Courthouse 240 Vancouver Avenue, Stevenson, WA, will 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:

see exhibit "A"

And commonly known as: 76 VANCOUVER STREET STEVENSON, WA 98648
Tax Account No. 03 07 36 4 4 2600 00

43-2000-6197 p855

which is subject to that certain Deed of Trust dated 03/27/2000, and filed for record, in Official Records, from JOHN E. KOVAC & GLORIA KOVAC, HUSBAND AND WIFE, as Grantor(s), to First American Title Insurance Company, as Trustee, to secure an obligation in favor of H&R BLOCK MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to Wells Fargo Bank Minnesota, National Association, FKA Norwest Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2000-B, Asset-Backed Certificates, Series 2000-B, without recourse.

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 (s) for which this foreclosure is made is/are as follows:

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

Payments From 11/1/2002 to 03/18/03	\$5,319.24
Late Charges	\$245.40
Advances/Expenses	\$58.68
Grand Total:	\$5,623.32

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IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$97,292.02, together with interest as provided in the Note or other instrument secured from 10/01/2002, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 06/20/2003. The defaults referred to in Paragraph III must be cured by 06/09/2003, (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 06/09/2003, (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 06/09/2003, (11 days before the sale date) and before the sale, by the 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: 76 VANCOUVER STREET STEVENSON, WA 98648

by both first class and certified mail on Wed Feb 5 00:00:00 EST 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on Wed Feb 5 00:00:00 EST 2003, 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 their 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.

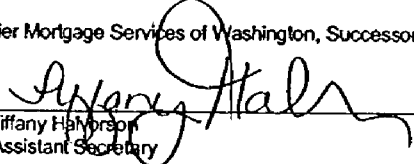
X.

NOTICE TO OCCUPANTS OR TENANTS
(If applicable under RCS 61.24.040(9))

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.

Dated: 3/18/2003

Premier Mortgage Services of Washington, Successor Trustee


By: Tiffany Halvorson
Its: Assistant Secretary

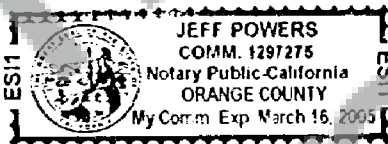
State of CA) ss.
County of Orange)

On 3-18-03, before me, the undersigned, personally appeared Tiffany Halvorson known to me as the Assistant Secretary of Premier Mortgage Services of Washington, the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

WITNESS my hand and official seal hereto affixed this day and year.


By: Jeff Powers

For further information please contact:
Premier Mortgage Services Inc.
15310 Barranca Parkway
Irvine, CA 92618
(949) 784-6106



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LOT 5 & THE EAST 40 FEET OF LOT 6, BLOCK 7 RIVERVIEW ADDITION TO
THE TOWN OF STEVENSON, ACCORDING TO THE RECORDED PLAT
THEREOF, RECORDED IN BOOK A OF PLATS, PAGE 21, IN THE COUNTY OF
SKAMANIA, STATE OF WASHINGTON.

UNOFFICIAL
COPY