

148788

BOOK 242 PAGE 766

SKAMANIA COUNTY WASH

O'Leary

When recorded, mail to:

REGIONAL TRUSTEE SERVICES CORPORATION
720 Seventh Avenue, Suite 100
Seattle, WA 98104

Trustee's Sale No: 01-SF-33198

Loan No. 7027386296



NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

87242

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on August 15, 2003, at the hour of 10:00 AM, at THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVE., STEVENSON, WA, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAMANIA, State of Washington:

Full legal pg 5

BEGINNING AT A POINT ON THE WEST LINE OF SAID SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, AS MORE FULLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO.

Tax Parcel No: 01-05-17-00-1300-00, commonly known as 12 BELLE CENTER RD, WASHOUGAL, WA

The Property is subject to that certain Deed of Trust dated 9/5/2001, recorded 10/16/2001 in Volume 215, page 783, of Deeds of Trust, under Auditor's/Recorder's No. 142612, records of SKAMANIA County, Washington, from RICKEY LYNN DRAKE, AN UNMARRIED PERSON, as Grantor, to PRLAP, INC., as Trustee, in favor of BANK OF AMERICA NA, as Beneficiary, the beneficial interest in which is presently held by BANK OF AMERICA NA.

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/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 11/4/2002, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

BOOK 242 PAGE 767

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

	Amount due as of May 16, 2003
Delinquent Payments from November 04, 2002 7 payments at \$ 1,497.55 each (11-04-02 through 05-16-03)	\$ 10,482.85
Late Charges:	\$ 719.90
Beneficiary Advances:	\$ -262.25
TOTAL:	\$ 10,940.50

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$207,291.67, together with interest as provided in the note or other instrument secured, 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 expenses 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 August 15, 2003. The default(s) referred to in paragraph III must be cured by August 4, 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 on or before August 4, 2003, (11 days before the sale date) 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 at any time after August 4, 2003, (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 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:

RICKEY LYNN DRAKE, 12 BELLE CENTER RD, WASHOUGAL, WA, 98671
RICKEY LYNN DRAKE, P.O. BOX 872734, VANCOUVER, WA, 98687
SPOUSE OF RICKEY LYNN DRAKE, 12 BELLE CENTER RD, WASHOUGAL, WA, 98671
SPOUSE OF RICKEY LYNN DRAKE, P.O. BOX 872734, VANCOUVER, WA, 98687

by both first class and certified mail on 4/14/2003, proof of which is in the possession of the Trustee; and on 4/16/2003, the Borrower and Grantor were personally served 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

BOOK 242 PAGE 768

The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 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 proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

DATED: May 16, 2003.

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By: NANCY LAMBERT, AUTHORIZED AGENT

Address: 720 Seventh Avenue, Suite 100
Seattle, WA 98104

Phone: (206) 340-2550

Sale Information: www.rtrustee.com

BOOK 242 PAGE 769

STATE OF WASHINGTON)
COUNTY OF KING) ss.

On May 16, 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally Nanci Lambert, to me known to be the AUTHORIZED AGENT of REGIONAL TRUSTEE SERVICES CORPORATION, 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 he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Beal De
NOTARY PUBLIC in and for the State of
Washington, residing at: *Seattle*
My commission expires: *09/16/03*

BELOINA OTIENO
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 9-16-03

Exhibit A

Property located in Skamania County, State of Washington:

That portion of the Southeast quarter of Section 17, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a point on the West line of said Southeast quarter of Section 17, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, South 01°26'00" West, 3607.13 feet from a concrete monument at the North quarter corner of said Section 17 said point beginning being the Southwest corner of the "Peet" Tract, as shown on recorded survey in Volume 1 at page 16; thence North 86°18'34" East along the South line of said "Peet" Tract, 655.72 feet; thence North 02°18'00" West 60.00 feet; thence North 87°42'00" East, 96.26 feet; thence leaving said South line, South 02°18'00" East, 780 feet, more or less, to the North right of way line of State Highway 14; thence Westerly along said North line, 880 feet, more or less, to the West line of the Southeast quarter of Section 17; thence North 01°26'00" East along said West line 505 feet, more or less, to the Point of Beginning.

EXCEPT right of way for Bell Center Road, as conveyed to Skamania County by deed dated June 20, 1973, and recorded June 21, 1973, in Book 65 of deeds, at page 374, records of Skamania County, Washington;

TOGETHER WITH AND SUBJECT to a 60 foot easement for ingress, egress, and utilities, the centerline of which is described as follows:

BEGINNING at a point in the centerline of State Highway 14 which point is South 11°22'50" West, 4030.75 feet from an iron pipe at the Northeast corner of said Section 17; thence North 40°43'00" West, 296.12 feet; thence along the arc of a 200 foot radius curve to the right for an arc distance of 61.17 feet; thence South 87°42'00" West, 1051.85 feet to the terminus of said easement centerline.