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J. I.,

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 Ref: Short, 010-X2369.01

SCR 26059

Reference Number(s) of Documents assigned or released: 131620

Grantor: Bishop, Lynch & White, P.S.

Grantee: The Public/Joseph D. Short and Renee M. Short, husband and wife

Assessor's Property Tax Parcel/Account Number(s): 02-05-17-0-0-0700-00

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on November 14, 2003 at 10:00 a.m. at the front entrance of the Skamania County Courthouse located at 240 Vancouver Avenue in the City of Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit;

THE WEST HALF OF THE NORTHNEST QUARTER OF SECTION 27, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON. EXCEPT THE WEST 920.00 FEET: ALSO EXCEPT THAT PORTION-THEREOF LYING WITHIN A STRIP OF LAND 300 FEET: ALSO EXCEPT THAT PORTION-THE UNITED STATES OF AMERICA FOR THE BONNEVILLE POWER ADMINISTRATIONS FOR TRANSMISSION LINES, RECORDED IN BOOK 27, PAGE 319, TOGETHER WITH AN EASEMENT FOR ACCESS RECORDED IN BOOK 164, PAGE 96. RECORDS OF SKAMANIA COUNTY, WASHINGTON; TOGETHER WITH THE AFFIXED MANUFACTURED HOME, TITLE ELIMINATION RECORDED JANUARY 16, 1998, RECORDING NUMBER 13026

(commonly known as 61 Hilltop Pd., Washougal, WA 98671)

which is subject to that certain Deed of Trust dated May 11, 1998, recorded May 19, 1998, under Auditor's File No. 131620, records of Skamania County,

# 800k 248 25G 179

Notice of Trustee's Sale (Continued)

Washington, from Joseph D. Short and Renee M. Short, husband and wife, as Grantor, to Clark County Title Co., a Washington Corp., as Trustee, to secure an obligation in favor of Washington Mutual Bank as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

ΙI

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 default on the obligation secured by the Deed of Trust.

HI

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

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

#### Monthly Payments:

Delinquent monthly payments from April 1, 2003 through August 1, 2003

5 Payment(s) at \$749.13 \$3,745.65

#### Late Charges:

4 Late Charge(s) at
for each monthly payment not
made within 15 days of its due
date:

Past Due Late Charges

Corporate Advance

149.84

4,053.56

ii) Default Description of Action Required to Cure and Documentation Necessary to Show Cure

Delinquent general Proof of Payoff taxes, if any; Off record or other assessments, if any;

Evidence/Proof must be provided that the delinquency has been brought current.

ΙV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$105,438.98, together with interest from March 1, 2003, as provided in the note or other instrument, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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Notice of Trustee's Sale (Continued)

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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 November 14, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, or other defaults must be cured by November 3, 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 November 3, 2003 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after November 3, 2003 (11 days before the sale date), and infore the sale by the Berrower, Grantor, any Guarantor, or the Mider 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.

VT

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

See Exhibit " A" attached hereto and incorporated herein by this reference.

by both first class and certified mail on July 9, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on July 9, 2003, with said written notice of default or the written notice of default was posted in a conspicuous place on the possession of proof of such service or posting.

VI

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 objections to this sale on any grounds whatscever 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.

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NOTICE TO OCCUPANTS OR TENANTS

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### Notice of Trustee's Sale (Continued)

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: August 11, 2003

Bishop, Lynch & White, P.S., Successor

Address: BISHOP, LYNCH & WHITE, P.S. 720 Olive Way, #1301 Seattle, WA 98101-1801 Telephone: (206) 622-7527

State of Washington

County of King

On this 11th day of August, 2003, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an officer of Bishop, Lynch & White, P.S., 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 states that they are authorized to execute the said instrument.

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

Printed Name: Tyler Hamilton

NOTARY DUBLIC in and for the State of Washington My Appt. Exp: 7-9205

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## EXHIBIT A

Joseph D. Short 61 Hilltop Rd. Washougal, WA 98671

Renee N. Short 61 Hilltop Rd. Washougal, WA 98671

Occupants of the Premises 61 Hilltop Rd. Washougal, WA 98671 FORBASE ALLNDDOC FRM REV. 1.903 VIII

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