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BOOK 253 PAGE 840

FILED FOR RECORD
SKAMANIA CO. WASH
R. SKAMANIA CO. TITLE

Nov 5 1 57 PM '03

Q. Lawry

J. MICHAEL STEVENSON

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
525 East Main Street
El Cajon, CA. 92022-9004

Sec 26274 Space Above This Line For Recorder's Use
Loan No. 1600650
T.S. No. 1058939-06
Parcel No. 03-08-27-4-0-0700-00

NOTICE OF TRUSTEE'S SALE

I.
NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on February 13, 2004, at the hour of 10:00am,
AT THE COUNTY COURTHOUSE, 240 NW 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(ies) of
SKAMANIA, State of Washington to-wit:

JOS. ROBBINS D.L.C. SEC 27 T3N R8E; MORE COMPLETELY DESCRIBED IN ATTACHED
EXHIBIT B.

Commonly known as: 41 WEDRICK
HOME VALLEY WA 98648

which is subject to that certain Deed of Trust dated September 19, 2002, recorded September 25, 2002,
under Auditor's File No. 146031, Book 229, Page 824, records of SKAMANIA County, Washington,
from DALE E. JACO AND CHERYL E. JACO, HUSBAND AND WIFE
as Grantor,

to SKAMANIA COUNTY TITLE as Trustee, to secure
an obligation in favor of NATIONAL CITY MORTGAGE CO. DBA COMMONWEALTH UNITED
MORTGAGE
COMPANY as Beneficiary,
the beneficial interest in which was assigned by
N/A

to NATIONAL CITY MORTGAGE CO.

NOTICE OF TRUSTEE'S SALE

Loan No: 1600650
T.S. No: 1058939-06

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 as follows:

Failure to pay when due the following amounts which are now in arrears: \$10,251.81; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$151,805.44, together with interest as provided in the note or other instrument secured from April 01, 2003, 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 the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied regarding title, possession or encumbrances on February 13, 2004. The default(s) referred to in paragraph III, must be cured by February 02, 2004 (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 February 02, 2004 (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 any time after February 02, 2004 (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:

See Exhibit "A" attached

by both first class and certified mail on September 25, 2003 proof of which is in the possession of the Trustee; and on September 25, 2003 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.

NOTICE OF TRUSTEE'S SALE

Loan No: 1600650
T.S. No: 1658939-06

VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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.

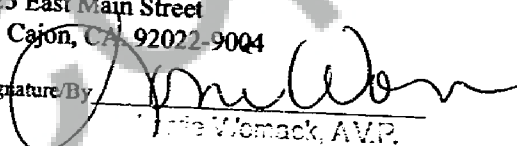
NOTICE TO OCCUPANTS OR TENANTS

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 tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: October 30, 2003

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

Signature/By


Linda Womack, A.V.P.

NOTICE OF TRUSTEE'S SALE

Loan No: 1600650
T.S. No: 1053939-06

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On October 30, 2003 before me, the undersigned,
a Notary Public in and for said State, personally appeared

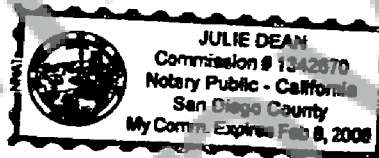
Louis Wernack, F.M.P.

personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Julie Dean



NOTICE OF TRUSTEE'S SALE EXHIBIT "A"

Loan No. 1600650
T.S. No. 1058939-06

Name & Address:

DALE E JACO
41 WEDRICK
HOME VALLEY WA 98648

CHERYL E JACO
41 WEDRICK
HOME VALLEY WA 98648

DALE E JACO
PO BOX 825
STEVENSON WA 98648

CHERYL E. JACO
PO BOX 825
STEVENSON WA 98648

Unofficial
Copy

TS# 1058939-06

EXHIBIT "B"

PARCEL I

A tract of land in the Jos. Robbins D.L.C. in Section 27, Township 3 North, Range 8 East, in the Willamette Meridian, described as follows:

Beginning at a point marked by an iron pipe 660 feet East and 682 feet North of the intersection of the South line of the said Section 27 with the West line of the said Jos. Robbins D.L.C.; thence East 169.4 feet; thence North $03^{\circ}23'$ East 85.5 feet; thence West 61.4 feet to the center of a certain unnamed creek; thence in a Northwesterly direction along the center of said creek to a point 60 feet North, and perpendicular to the Westerly extension of the last described course; thence West 93 feet, more or less, to the Easterly line of the county road known as the Berge Road; thence Southwesterly along the Easterly line of said road to a point due West of the point of beginning; thence East to the point of beginning.

EXCEPT that portion Conveyed to Skamania County by Deed recorded in Book 79, Page 145 and in Book 80, Page 453.

PARCEL II

Beginning at the intersection of the West line of the Jos. Robbins D.L.C. with the South line of Section 27, Township 3 North, Range 8 East, in the Willamette Meridian, thence North along the West boundary of the said Jos. Robbins D.L.C. 20 chains, thence East and parallel to the South line of the said Section 27 a distance of 10 chains, thence South and parallel to the West line of the said Jos. Robbins D.L.C. a distance of 474 feet to the initial point of the tract of land hereby described; thence South 264 feet; thence West 186 feet, more or less, to intersection with the Southeasterly line of the county road known and designated as the Berge Road; thence Northeasterly along the said Berge Road to the point of beginning.

EXCEPT that portion Conveyed to Skamania County by Deed recorded in Book 79, Page 145 and in Book 80, Page 453.