BOOK 255 PAGE 115

RECORDING REQUESTED BY

FRAMABIA CO, TITLE

12 or fil '03

elmanu

AND WHEN RECORDED MAIL TO:

EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD SUITE #208 MISSION HILLS, CA 91345

(818) 837-2300

5CR 26388

evered the

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 502995400 APN: 02-05-34-0-0-0812-00

2018386

TS No: WA-71311-C

NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that First American Title Insurance Company, the undersigned Trustee will on 3/5/2004, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, EVERETT, WA sell at public auction to the highest and best bidder, payable, in of sale the following described real property, situated in the County of Skamania, State of Washington, to-

A TRACT OF LAND IN THE SOUTHWEST QUARTER OF SECTION 34 TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS LOT 2 OF THE SHEPARD-TAYLOR SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 152, SKAMANIA COUNTY RECORDS.

Commonly known as: 152 WANTLAND ROAD WASHOUGAL, WASHINGTON 98671

which is subject to that certain Deed of Trust dated 6/21/2000, recorded 6/28/2000, under Auditor's File No. 138480, in Book 200, Page 419 LOAN MODIFICATION AGREEMENT RECORDED ON 12/21/00 AS LOAN MODIFICATION AGREEMENT RECORDED ON 12/21/00 AS

LOAN MODIFICATION AGREEMENT RECORDED ON 1/31/01 AS INSTRUMENT #140245 BOOK 206 PG 262

LOAN MODIFICATION AGREEMENT RECORDED ON 1/17/03 AS INSTRUMENT # 147307 BOOK 235 PG 734 records of Skamania County, Washington, from JEFFREY D. TAYLOR AND VELA R. TAYLOR, as Grantor(s), to SKAMANIA COUNTY TITLE, as Trustee, to secure an obligation in favor of GMAC MORTGAGE CORPORATION, as Beneficiary, the beneficial interest in which was assigned by GMAC MORTGAGE CORPORATION to GMAC MORTGAGE CORPORATION.

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/Mortgage.

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111. 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:

PAYMENT INFORMATION

FROM 8/1/2003 2/23/2004

NO.PMT

AMOUNT \$2.176.45

TOTAL

\$15,235,15

LATE CHARGE INFORMATION

fees as are provided by statute.

FROM 8/1/2003 THRU 2/23/2004

NO. LATE CHARGES

TOTAL

\$629.23

PROMISSORY NOTE INFORMATION

Note Dated: Note Amount:

6/21/2000 52,700.00

Interest Paid To: **Next Due Date:**

7/1/2003

8/1/2003 The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$246,598.19, together with interest as provided in the Note from the 8/1/2003, and such other costs and

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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 3/5/2004. The defaults referred to in Paragraph III must be cured by 2/23/2004, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 2/23/2004 (11 days before the sale) the default as set forth in Paragraph III is 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 the 2/23/2004 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

JEFFREY D. TAYLOR AND VELA R. TAYLOR

ADDRESS

152 WANTLAND ROAD

WASHOUGAL, WASHINGTON 98671

JEFFREY D. TAYLOR and VELAR. TAYLOR

152 WANTLAND ROAD WASHOUGAL, WA 98671

by both first class and certified mail on 10/29/2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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.

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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 objections to this 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 tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW.

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

DATED: December 01, 2003

FIRST AMERICAN TITLE INSURANCE COMPANY 2101 Fourth Ave., Suite 800

Seattle, WA 98121 Phone No: (818) 361-6998

Carol A. Lewis, Assistant Secretary

State of California) ss. County of Los Angeles)

On 12/1/2003, before me, Marvell L. Carmouche, a Notary Public in and for said County and State, personally appeared Carol A. Lewis personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(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.

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WITNESS my hand and official seal.

Signature:

Marvell L. Carmouche

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MARVELL L. CARMOUCHE
Commission # 1357817
Notary Public - Celifornia
Los Angeles County
by Comm. Expires May 23, 2006