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BOOK 255 PAGE 217

After recording, return to:

Foreclosures Northwest, Inc.
P.O. Box 1132
Tacoma, WA 98401-1132
(253) 383-1001

FILED
SE
BY *James H. Maggee*
DEC 5 4 52 PM '03
Olson
J. MICHAEL OLSON

NOTICE OF TRUSTEE'S SALE
Assessor's Tax Parcel Number 03081730141300

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Foreclosures Northwest, Inc. will on 19th day of March, 2004, at the hour of 10 o'clock a.m. on the front steps of the Skamania County Superior Courthouse, 240 Vancouver, 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, Bruce L. Ledbetter and Vicki Ledbetter, Grantors, to-wit:

A tract in the land in the Southwest Quarter of Section 17, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Lot 1 of the GARRETT ANTHONY SHORT PLAT, recorded in Book 3 of Short Plats, Page 306, Skamania County Records.

Situate in Skamania County, Washington.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantors' default on the obligation secured by the Deed of Trust Auditor's File No. 134463.

III.

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

Failure to pay taxes due on realty.

| | |
|--------------------------------|------------|
| Taxes due and owing for: 2001: | \$ 560.15 |
| 2002: | \$1,202.67 |
| 2003 | \$1,195.09 |
| Base amount: | \$2,957.91 |

Monthly payments at \$968.37 per month each as follows:

| | |
|--|------------|
| June 15, 2003 | \$ 963.37 |
| July 15, 2003 through November 15, 2003 inclusive: | \$4,841.85 |

Late charges at \$5.00 per month for each month that payment is not received by the 30th of the month due:

July 25, 2003 through November 25, 2003, inclusive: \$ 30.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$8,763.13

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$122,186.10 together with interest as provided in the note or other instrument secured from the 26th day of December, 1999 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 the 19th day of March, 2004. The default(s) referred to in paragraph III must be cured by the 8th day of March, 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 8th day of March, 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 the 8th day of March, 2004, (11 days before the sale date), and before the sale by the Grantors or the Grantors' successor in interest 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 Grantors or the Grantors' successor in interest at the following address(es):

Bruce L. Ledbetter, 121 Vada St., Carson, Washington 98610
Vicky Ledbetter, 121 Vada St., Carson, Washington 98610
Bruce Ledbetter, POB 1196, Carson, Washington 98610
Vicky Ledbetter, POB 1196, Carson, Washington 98610
Vicky Ledbetter, 2307 North O Street, Washougal, WA 98671

by both first class and certified mail on the 22nd day of October, 2003, proof of which is in the possession of the Trustee; and the Grantor was attempted to be personally served on the 28th day of October, 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 Grantors and all those who hold by, through or under the Grantors 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

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 or 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 5912 RCW.

XI.

The undersigned certifies that those persons listed hereunder will be provided notice by mail on the day written below.

Bruce L. Ledbetter, 121 Vada St., Carson, Washington 98610
 Vicky Ledbetter, 121 Vada St., Carson, Washington 98610
 Bruce Ledbetter, POB 1196, Carson, Washington 98610
 Vicky Ledbetter, POB 1196, Carson, Washington 98610
 Vicky Ledbetter, 2307 North O Street, Washougal, Washington 98671
 Citifinancial, Inc., 615A SE Chkalov Dr., Suite 8, Vancouver, Washington 98684
 Ford Motor Credit Company, c/o Law Offices of Morgan & Reese, 6630 Flanders Dr., San Diego California 92121

DATED this 26 day of November, 2003, by Trustee:

Foreclosures Northwest, Inc., Trustee
 By: James H. MaGee, President
 1530 South Union Avenue, Suite 9
 Tacoma, WA 98405
 (253)383-1001

State of Washington)
 County of Pierce)

On this day personally appeared before me James H. MaGee to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 26 day of November, 2003



Katherine N. Peterson
 NOTARY PUBLIC in and for the State of Washington,
 residing at Edgewood, WA
 My Commission Expires: February 19, 2007