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BOOK 255 PAGE 352

**AFTER RECORDING RETURN TO:**  
Professional Foreclosure  
Corporation of Washington  
P.O. Box 85013  
San Diego, CA 92186-5013

PFC: 03-71380

SKAMANIA CO. IIIA

Dec 10 11 30 AM '03

*Q. L. L. L.*

J. H. H.

**NOTICE OF TRUSTEE'S SALE**

PFC #:03-71380 Loan #:39768486 Title Order No.:2009120

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on March 12, 2004, at the hour of 11:00 a.m. at the main entrance to the Skamania County Courthouse in the City of Stevenson, Skamania County Washington, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 4 NORTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF THE LENORE HENDERSON SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 365, SKAMANIA COUNTY RECORDS. TOGETHER WITH AN EASEMENT OVER THE NORTHEASTERLY 30 FEET OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 4 NORTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, FOR THE PURPOSE OF ACCESSING THE WELL AND THE WATER SERVICE PIPES SERVING THE PROPERTY BEING CONVEYED HEREIN.

Abbrev. Legal: SEC 22, TWNSP 4N, RNG 9E OF WILLAMETTE MERIDIAN, SKAMANIA COUNTY

Tax Parcel No.: 04092210040000

Commonly known as: 91 Cedar Flats Road, Cook, WA 98605

which is the subject of that certain Deed of Trust dated October 23, 2000, recorded October 30, 2000, under Auditor's File No. 139506, records of Skamania County, Washington, from THOMAS E. REBEK as Grantor, to SKAMANIA COUNTY TITLE, A WASHINGTON CORPORATION as Trustee, to secure an obligation in favor of WASHINGTON MUTUAL BANK as Beneficiary, the beneficial interest now held by WASHINGTON MUTUAL BANK, F.A..

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 made is/are as follows:

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

Monthly payments in the amount(s) of \$2,886.01 from July 1, 2003 and \$3,043.52 from October 1, 2003 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$1,500.00 as of March 12, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$332,633.34, together with interest in the note or other instrument secured from June 1, 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 March 12, 2004. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by March 1, 2004 (11 days before sale), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before March 1, 2004 (11 days before the sale), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 1, 2004 (11 days before the sale), 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.

VI.

A written notice of default was transmitted by the Beneficiary or

Trustee to the Borrower and Grantor at the following address:

THOMAS E. REBEK  
91 CEDAR FLATS ROAD  
COOK, WA 98605

THOMAS E. REBEK  
P.O. BOX 426  
BINGEN, WA 98605-0426

OCCUPANT  
91 CEDAR FLATS ROAD  
COOK, WA 98605

by both first class and certified mail on October 30, 2003 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 1, 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 above, and whose telephone number is (800) 511-4229, 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 an 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 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.

XI.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

Unofficial  
Copy

## XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: Professional Foreclosure Corporation of Washington is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 8 day of Dec., 2003

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON  
PFC Number 03-71380

By: Duane Garcia  
DIANE GARCIA, ASSISTANT SECRETARY  
P.O. Box 85013  
San Diego, CA 92186-5013  
(800) 511-4229

ADDRESS FOR PERSONAL SERVICE

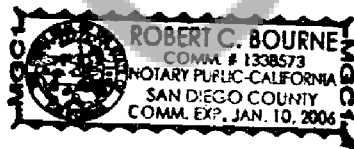
Professional Foreclosure Corporation of Washington  
201 NE Park Plaza Drive, Suite 150  
Vancouver, WA 98684

WASHINGTON MUTU 0039768486

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF SAN DIEGO )

On this 8 day of Dec., 2003, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared DIANE GARCIA known to be the ASSISTANT SECRETARY of 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 she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and office seal hereto affixed the day and year first above written.



[Signature]  
Notary Public in and for the State  
of California  
My Commission Expires: 1-10-06

EXHIBIT "A"

THOMAS E. REBEK  
91 CEDAR FLATS ROAD  
COOK, WA 98605

THOMAS E. REBEK  
P.O. BOX 426  
BINGEN, WA 98605-0426

OCCUPANT  
91 CEDAR FLATS ROAD  
COOK, WA 98605

JOHN / JANE DOE REBEK  
91 CEDAR FLATS ROAD  
COOK, WA 98605

JOHN / JANE DOE REBEK  
P.O. BOX 426  
BINGEN, WA 98605-0426

FLAGSTAR BANK, FSB  
5151 CORPORATE DRIVE  
TROY, MI 48098

SUNSET MORTGAGE CO.  
SUNSET MORTGAGE CO.  
4230 GALEWOOD STREET  
LAKE OSWEGO, OR 97035