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BOOK 256 PAGE 505

WHEN RECORDED RETURN TO:
AMERICAN FORECLOSURE SERVICES, INC.
c/o SUTTELL & ASSOCIATES
7525 SE 24th ST, #310
Mercer Island WA 98040
(206) 236-3100

SKAMANIA CO, TITLE

JUN 12 12 32 PM '04

V. Germann

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

SEP 26 2004

TO: Occupants of the Premises
Frank V. Ball Jr.
All other interested parties

Santiam Mortgage Corporation
Jane Doe Ball

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 23rd day of April, 2004, at the hour of 9:00 a.m., at (street address and location if inside a building) outside the main entrance of the Skamania County Courthouse, 240 Vancouver, in the city of Stevenson, County of Skamania, 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 of Skamania, State of Washington, to wit:

A TRACT OF LAND IN THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 3 NORTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF THE EVERGREEN PARK SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 121, SKAMANIA COUNTY RECORDS.

commonly known as: 3741 Cook Underwood Road, Cook, WA 98605, which is the subject of that certain Deed of Trust dated May 17, 1999, recorded May 19, 1999, under Auditor's File No. 135206, records of Skamania County, Washington, from Santiam Mortgage Corporation, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Key Bank National Association, as Beneficiary.

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:
(If default is for other than payment of money, set forth the particulars)
Failure to pay when due the following amounts which are now in arrears:

11 monthly payments at a variable rate
(2/25/03 through 12/25/03): \$7,183.00

Accrued late charges for each monthly
payment not made within 10 days of its
due date: \$132.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$7,315.00

IV

The sum owing on the obligation secured by the Deed of Trust is: **Principal \$50,396.56**, together with interest as provided in the note or other instrument secured from the 10th day of June, 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 the **23rd day of April, 2004**. The default(s) referred to in paragraph III must be cured by the **12th day of April, 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 the **12th day of April, 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 **12th day of April, 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:

NAME	ADDRESS
Occupants of the Premises	3741 Cook Underwood Road, Cook WA 98605
Santiam Mortgage Corporation	3741 Cook Underwood Road, Cook WA 98605
Frank V. Ball, Jr.	3741 Cook Underwood Road, Cook WA 98605
Jane Doe Ball	3741 Cook Underwood Road, Cook WA 98605
Frank V. Ball, Jr.	13300 Parrish Gap, Jefferson, OR 97352

by both first class and either registered or certified mail on November 26, 2003, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 3rd day of December, 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 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.

The purchaser of 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 a right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

XI

This is an attempt to collect a debt, any information obtained may be used for that purpose. If you have any questions regarding your rights and responsibilities in this situation, we suggest that you consider consulting with your own attorney.

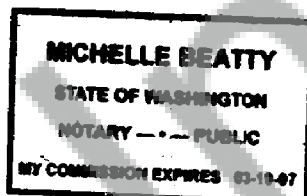
DATED: Aug 2, 2004 AMERICAN FORECLOSURE SERVICES, INC.

By: [Signature]
William G. Suttell, President
7525 SE 24th Street, Ste 310
Mercer Island WA 98040
206-236-3100 ext. 118

STATE OF WASHINGTON)
COUNTY OF KING) ss.
)

On this 2nd day of January, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William G. Suttell, to me known to be the President 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, if any, is the corporate seal of said corporation.

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



[Signature]
Notary Public in and for the State of
Washington, residing at Gig Harbor
Name Printed: Michelle Beatty
My commission expires: 3-19-07