

Doc # 2004152045
Page 1 of 2
Date: 02/20/2004 04:31P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$28.00

AFTER RECORDING RETURN TO:

Hershner, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

NOTICE OF TRUSTEE'S SALE

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, NANCY K. CARY, will on May 21, 2004, at the hour of 11:00 a.m. at the front of the Skamania County Courthouse, 240 NW Vancouver, Stevenson WA 98648, 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 Section 10, Township 3 North, Range 9 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Lot 2, LAFOLLETTE SHORT PLAT, recorded in Book 3 of Short Plats, Page 366, Skamania County Records.

Tax Account No.: 03-09-10-0-1001-00

which is subject to that certain Deed of Trust described as follows:

Dated:	August 11, 2000
Recorded:	August 21, 2000
Recording No.:	138901
Records of:	Skamania County, Washington
Grantor:	WENDALL E. SPEELMAN
Successor Trustee:	NANCY K. CARY
Beneficiary:	WASHINGTON FEDERAL SAVINGS

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$1,000.00 each, due the first of each month, for the months of October 2003 through February 2004; plus late charges in the amount of \$45.30 each, assessed the 15th of each month, for the months of October through January 2003; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$110,350.28, together with interest as provided in the note or other instrument secured from September 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 or encumbrances on May 21, 2004. The Defaults referred to in paragraph 3 must be cured by May 10, 2004, or the sale will be discontinued and terminated if at any time on or before May 10, 2004, the defaults as set forth in paragraph 3 are cured and the Trustee's fees and costs are paid. The sale may be terminated any time on or before May 10, 2004, and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded encumbrance paying the entire principal and interest secured by the Deed of Trust, plus costs, fees and advances, if any, pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults.

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VI. A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Wendall E. Speelman
512 Little Rock Creek Rd
Cook WA 98605

by both first class and certified mail on January 13, 2004, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on January 17, 2004, 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 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 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 any one 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 89.12 RCW.

DATED: February 12, 2004.

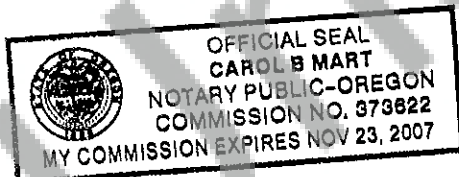
ADDRESS FOR SERVICE OF PROCESS:

NANCY K. CARY, Trustee
Law Offices
103 E. Holly Street, Suite 305
Bellingham WA 98225
Telephone: (360) 715-1218

STATE OF OREGON)
) ss.
COUNTY OF LANE)

NANCY K. CARY, Successor Trustee
Hershner, Hunter, Andrews, Neill & Smith, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511

On February 12, 2004, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.



Carol B. Mart
Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 11/23/07