Return to:

PROFESSIONAL FORECLOSURE CORP P.O. BOX 85013 SAN DIEGO, CA 92186-5013 Doc # 2004153047
Page 1 of 7
Date: 05/20/2004 04:40P
Filed by: CLARK COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$25.00

Re: MISC

Document Title(s):NOTICE OF TRUSTEES SALE

Reference number(s) of Documents assigned or released: 131980

Grantor(s) (Last name first, then first name and initials):

- 1. PROFESSIONAL FORECLOSURE
- 2. CLARK COUNTY TITLE
- 3. X Additional names on page 2 of document.

Grantee(s) (Last name first, then first name and initials):

- 1. WASHINGTON MUTUAL BANK
- 2. WILLIAM BROOKS RHONDA BROOKS
- 3. Additional names on page 2 of document.

Trustee:

Legal Description (abbreviated: i.e. lot, block, plat or section, township, range):

LOT 4 OF SPRING LANE ESTATE

Additional legal is on page I of document.

Assessor's Property Tax Parcel/Account Number:

02-06-34-0-0-0111-00

AFTER RECORDING RETURN TO:

Professional Foreclosure Corporation of Washington P.O. Box 85013 San Diego, CA 92186-5013

FIDELITY WAR I

THE NOS

PFC: 04-70430

NOTICE OF TRUSTEE'S SALE

PFC #:04-70430 Loan #:13318597 Title Order No.:4510445 Agency:

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on August 20, 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:

LOT 4 OF SPRING LANE ESTATES, RECORDED IN SKAMANIA COUNTY UNDER AUDITOR'S VOLUME B, PAGE 58, SAID SPRING LANE ESTATES BEING LOCATED IN THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 6 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON (A RE-PLAT OF SPRING SHORT PLAT 3) TOGETHER WITH A 60 FOOT PRIVATE ROAD AND UTILITY EASEMENT AS SHOWN ON THE FACE OF THE RECORDED PLAT.

1993 GOLDENWEST ED12356 27 X 66

Abbrev. Legal: LOT 4 OF SPRING LANE ESTATES, NE QTR OF NW QTR OF SEC 34. TWNSHP 2 N, RG 6

Tax Parcel No.: 02-06-34-0-0-0111-00

Commonly known as: 81 SPRING LANE, SKAMANIA, WA 98684

which is the subject of that certain Deed of Trust dated June 15, 1998, recorded June 22, 1998, under Auditor's File No. 131980, records of Skamania County, Washington, from WILLIAM R BROOKS II AND RHONDA L. BROOKS, HUSBAND AND WIFE as Grantor, to CLARK COUNTY TITLE COMPANY, 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, FA.

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 \$483.98 from December 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 August 20, 2004.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 40,644.64, together with interest in the note or other instrument secured from November 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 August 20, 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 (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 (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 (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.

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

WILLIAM R BROOKS, II 81 SPRING LANE SKAMANIA, WA 98684

RHONDA L BROOKS 81 SPRING LANE SKAMANIA, WA 98684

WILLIAM R BROOKS, II P.O BOX 148 N. BONNEVILLE, WA 98639

RHONDA L BROOKS P.O BOX 148 N. BONNEVILLE, WA 98639

OCCUPANT 81 SPRING LANE SKAMANIA, WA 98684

by both first class and certified mail on April 9, 2004 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 15, 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 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"

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 17 day of May, 2004

PROFESSIONAL FORECLOSURE CORPORATION OF WASHINGTON PFC Number 04-70430

Bv:

ERIN CALL, FORECLOSURE ASSISTANT

P.O. Box 85013

San Diego, CA 92186-5013

(800) 511-4229

ADDRESS FOR PERSONAL SERVICE

Professional Foreclosure Corporation of Washington 12500 SE 2nd Circle, Suite 120 Vancouver, WA 98684

1668122530

STATE OF CALIFORNIA)

COUNTY OF SAN DIEGO)

On this day of you , , before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared ERIN CALL known to be the FORECLOSURE ASSISTANT 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.



Notary Public in and for the State of California
My Commission Expires: /-10-04

EXHIBIT "A"

WILLIAM R BROOKS, II 81 SPRING LANE SKAMANIA, WA 98684

RHONDA L BROOKS 81 SPRING LANE SKAMANIA, WA 98684

WILLIAM R BROOKS, II P.O BOX 148 N. BONNEVILLE, WA 98639

RHONDA L BROOKS P.O BOX 148 N. BONNEVILLE, WA 98639

OCCUPANT 81 SPRING LANE SKAMANIA, WA 98684