

**AFTER RECORDING RETURN TO:**

Professional Foreclosure  
Corporation of Washington  
3300 N. Central Avenue, Suite 2200  
Phoenix, AZ 85012-2582

PFC: 05-70158

Doc # 2005157091  
Page 1 of 8  
Date: 04/26/2005 01:12P  
Filed by: SKAMANIA COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
J. MICHAEL GARVISON  
AUDITOR  
Fee: \$26.00

*572 27671* NOTICE OF TRUSTEE'S SALE

PFC #:05-70158 Loan #:8400095 Title Order No.:2585685 Agency:

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Professional Foreclosure Corporation of Washington will on July 29, 2005, 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:

AS MORE FULLY DESCRIBED IN EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF

Abbrev. Legal: SW 1/4 SW 1/4 SEC 29 T3N R8E

Tax Parcel No.: 03-08-29-0-0-1901-00

Commonly known as: 212 Sprague Landing Road, Stevenson, WA 98618

which is the subject of that certain Deed of Trust dated May 7, 2002, recorded May 17, 2002, Book 224, Page 326, under Auditor's File No. 144693, records of Skamania County, Washington, from Michael R. Dudley and Sharon L. Dudley, husband and wife as Grantor, to Skamania County Title Company, a Washington corporation as Trustee, to secure an obligation in favor of Washington Mutual Bank, a Washington corporation 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 \$3,359.09 from November 1, 2004 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 July 29, 2005.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance 524,743.27, together with interest in the note or other instrument secured from October 1, 2004, 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 July 29, 2005. 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.

VI.

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

Michael R Dudley      Cm  
00212 Sprague Landing Road  
Stevenson, WA 98648

Sharon L Dudley      CP  
212 Sprague Landing Road  
Stevenson, WA 98618

Sharon L Dudley      CM  
212 Sprague Landing Road  
Stevenson, WA 98648

Michael R Dudley      CP  
212 Sprague Landing Road  
Stevenson, WA 98618

Sharon L Dudley      CM  
00212 Sprague Landing Road  
Stevenson, WA 98648

Michael R Dudley      CM  
212 Sprague Landing Road  
Stevenson, WA 98648

SHARON L. DUDLEY CM  
212 SPRAGUE LANDING  
Stevenson, WA 98648

MICHAEL R. DUDLEY CM  
212 SPRAGUE LANDING  
Stevenson, WA 98648

Occupant  
212 Sprague Landing Road  
Stevenson, WA 98618

WASHINGTON MUTUAL BANK, FA      CL  
PO BOX 1169  
Milwaukee, WI 53201-1169

by both first class and certified mail on March 10, 2005 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 11, 2005 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 April 22, 2005.

PROFESSIONAL FORECLOSURE CORPORATION OF  
WASHINGTON  
PFC Number 05-70158

By:

  
Kari Sheehan, Vice President  
3300 N. Central Avenue, Suite 2200  
Phoenix, AZ 85012-2582  
(800) 511-4229

For Sales Information call (916) 974-6099

ADDRESS FOR PERSONAL SERVICE

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

0008400095

STATE OF ARIZONA            )  
                                          ) SS.  
COUNTY OF MARICOPA    )

On April 22, 2005, before me, the undersigned, a Notary Public in and for the State of Arizona, duly commissioned and sworn, personally appeared Kari Sheehan known to be the Vice 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 is the corporate seal of said corporation.

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

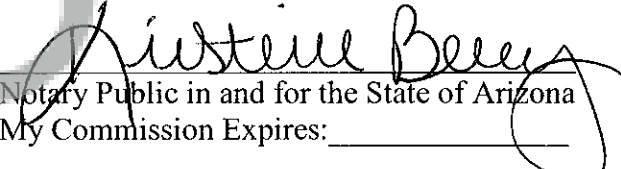
  
Notary Public in and for the State of Arizona  
My Commission Expires: \_\_\_\_\_



EXHIBIT "A"

Michael R Dudley Cm  
00212 Sprague Landing Road  
Stevenson, WA 98648

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212 Sprague Landing Road  
Stevenson, WA 98618

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Occupant  
212 Sprague Landing Road  
Stevenson, WA 98618

WASHINGTON MUTUAL BANK, FA CL  
PO BOX 1169  
Milwaukee, WI 53201-1169

CLARK COUNTY SCHOOL EMPLOYEES CREDIT UNION JR  
P.O. BOX 1739  
Vancouver, WA 98668

BENEFICIAL WASHINGTON, INC. JR  
c/o BISHOP WHITE MIERSMA AND MARSHALL  
720 OLIVE WAT, SUITE 1301  
Seattle, WA 98101

BANK OF AMERICA, N.A. JR

C/O SUTTELL AND ASSOCIATES  
7525 SE 24TH STREET #310  
Mercer Island, WA 98040

CLARK COUNTY SCHOOL EMPLOYEES CREDIT UNION JR  
305 NE 81ST STREET  
Vancouver, WA 98665

CITIBANK SOUTH DAKOTA, N.A. JR  
C/O SUTTELL & ASSOCIATES P.S.  
7525 SE 24TH STREET #310  
Mercer Island, WA 98040

DISCOVER BANK, ISSUER OF THE DISCOVER CARD JR  
C/O BISHOP, WHITE, MIERSMA & MARSHALL, P.S.  
PO BOX 2186  
Seattle, WA 98111-2186

DISCOVER BANK, ISSUER OF THE DISCOVER CARD JR  
C/O BISHOP, WHITE, MIERSMA & MARSHALL P.S.  
720 OLIVE WAY STE 1301  
Seattle, WA 98101

EXHIBIT B

THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 29, TOWNSHIP 3 NORTH, RANGE 8 EAST WILLAMETTE MERIDIAN, LYING SOUTHERLY OF THE RIGHT OF WAY ACQUIRED BY THE STATE OF WASHINGTON FOR PRIMARY HIGHWAY 8, DESCRIBED BELOW: BEGINNING 300 FEET SOUTHWESTERLY OF THE INTERSECTION OF THE EAST LINE OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 29 WITH THE SOUTH LINE OF STATE HIGHWAY NO. 8 (ALSO KNOWN AS U.S. HIGHWAY 14); THENCE SOUTH 418 FEET; THENCE IN A SOUTHWESTERLY DIRECTION 550 FEET TO A POINT 418 DUE SOUTH OF THE SOUTH LINE OF SAID HIGHWAY; THENCE NORTH 418 FEET TO THE SOUTH LINE OF SAID HIGHWAY; THENCE FOLLOWING THE SOUTHERLY LINE OF SAID HIGHWAY IN A NORTHEASTERLY DIRECTION TO THE POINT OF BEGINNING; EXCEPT THAT PORTION IF ANY LYING WITHIN ALBERT MCKEE ET. UK. BY INSTRUMENT RECORDED APRIL 2, 1982 IN BOOK 82, PAGE 30

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