

Doc # 2005157928  
Page 1 of 4  
Date: 07/08/2005 11:43A  
Filed by: CLARK COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
J. MICHAEL GARVISON  
AUDITOR  
Fee: \$22.00

When recorded, mail to:

**REGIONAL TRUSTEE SERVICES CORPORATION**  
616 1st Avenue, Suite 500  
Seattle, WA 98104

Trustee's Sale No: 01-FSF-39685

Loan No. 68209004044901/4999



**NOTICE OF TRUSTEE'S SALE**

*Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.*

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **August 12, 2005**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVE., STEVENSON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAMANIA, State of Washington:

LOTS 21 AND 22, BLOCK 3, WOODARD MARINA ESTATES, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK A OF PLATS, PAGE 114, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. *and 115*

Tax Parcel No: 02-06-34-1-4-2500-00/02-06-34-1-4-2400-00, commonly known as 152 LAKESHORE DRIVE, SKAMANIA, WA.

The Property is subject to that certain Deed of Trust dated 4/10/1996, recorded 5/3/1996 in Volume 157, page 11, of Deeds of Trust, under Auditor's/Recorder's No. 125188, modified under Auditor's/Recorder's No. 134227, records of SKAMANIA County, Washington, from JOSEPH L GAMBLE AND SANDRA J GAMBLE, HUSBAND AND WIFE, as Grantor, to RAINIER CREDIT COMPANY, as Trustee, in favor of BANK OF AMERICA, N.A. F/K/A BANK OF AMERICA NT&SA, SUCCESSOR BY MERGER TO BANK OF AMERICA NW, N.A., SUCCESSOR BY NAME CHANGE TO SEATTLE FIRST NATIONAL BANK, as Beneficiary, the beneficial interest in which is presently held by BANK OF AMERICA, N.A. F/K/A BANK OF AMERICA NT&SA, SUCCESSOR BY MERGER TO BANK OF AMERICA NW, N.A., SUCCESSOR BY NAME CHANGE TO SEATTLE FIRST NATIONAL BANK.

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/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 10/25/2003, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH. IN ADDITION, THE BENEFICIARY WILL REQUIRE AS A CONDITION TO REINSTATEMENT THAT YOU PROVIDE RELIABLE WRITTEN EVIDENCE THAT ALL PROPERTY TAXES AND HAZARD INSURANCE PREMIUMS ARE PAID CURRENT AS PROVIDED IN THE DEED OF TRUST.

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

	Amount due as of July 6, 2005
<u>Loan No. 4999</u>	
Delinquent Payments from 10/25/03:	
21 delinquent payments	\$ 2,129.80
(10-25-03 through 07-06-05)	
<u>Loan No. 4901</u>	
Delinquent Payments from 02/25/04:	
17 delinquent payments	\$ 20,010.08
(02-25-04 through 07-06-05)	
Late Charges:	\$ 260.80
Beneficiary Advances:	\$ 2,894.45
Suspense Credit:	\$ 0.00
	=====
TOTAL:	\$ 25,295.13

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$130,040.23, together with interest as provided in the note or other instrument secured, 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 expenses 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 12, 2005. The default(s) referred to in paragraph III must be cured by August 1, 2005 (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 August 1, 2005, (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 at any time after August 1, 2005, (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:

JOSEPH L GAMBLE, 152 LAKESHORE DR, SKAMANIA, WA, 98648

JOSEPH L GAMBLE, 152 LAKESHORE DR, STEVENSON, WA, 98648  
SANDRA J GAMBLE, 152 LAKESHORE DR, SKAMANIA, WA, 98648  
SANDRA J GAMBLE, 152 LAKESHORE DR, STEVENSON, WA, 98648

by both first class and certified mail on 9/23/2004, proof of which is in the possession of the Trustee; and on 9/23/2004, the Borrower and Grantor were personally served 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's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 20<sup>th</sup> 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 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chapter 59.12 RCW.

DATED: July 5, 2005.

REGIONAL TRUSTEE SERVICES CORPORATION  
Trustee

By [Signature]  
NANCY LAMBERT, AUTHORIZED AGENT  
Address: 616 1st Avenue, Suite 500  
Seattle, WA 98104  
Phone: (206) 340-2550  
Sale Information: www.rtrustee.com

STATE OF WASHINGTON     )  
                                  ) ss.  
COUNTY OF KING         )

On July 5, 2005, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally NANCY LAMBERT, to me known to be the AUTHORIZED AGENT of REGIONAL TRUSTEE SERVICES CORPORATION, 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 he/she is authorized to execute the said instrument and that the seal affixed 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: Seattle  
My commission expires: 09/16/07

