

Doc # 2007166688  
Page 1 of 4  
Date: 06/28/2007 12:43P  
Filed by: CLARK COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
SKAMANIA COUNTY AUDITOR  
J MICHAEL GARVISON  
Fee: \$35.00

After Recording, Return to:  
Chris Ashcraft  
Northwest Trustee Services, INC.  
P.O. Box 997  
Bellevue, WA 98009-0997

File No. 7236.21044/Colberg, Gary  
Grantors: Northwest Trustee Services, Inc.  
Mortgage Electronic Registration Systems, Inc.  
Grantee: Colberg, Gary

**Notice of Trustee's Sale**  
Pursuant to the Revised Code of Washington 61.24, et seq.

I.

115701  
On September 28, 2007, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240 Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skamania, State of Washington:

Tax Parcel ID No.: 01050610090200

Abbreviated Legal: Sec. 6, T1, R5

PARCEL NO. 1: A tract of land located in the North half of the Northeast quarter of Section 6, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows: BEGINNING at the Southwest corner of a tract of land conveyed to Eldon D. Heller and Roger Malfalt and their respective wives by deed dated April 12, 1968, and recorded at page 15, of Book 59, records of Skamania County, Washington; thence South 87 degrees 26' East along the South line of said tract 180 feet to the initial point of the tract hereby described; thence South 87 degrees 26' East along said South line, 90 feet; thence North, 270 feet, more or less, to intersection with the Southerly line of a tract of land conveyed to the State of Washington, the Department of Game, by deed dated January 10, 1969 and recorded at page 123, of Book 60 of deeds, records of Skamania County, Washington; thence following the Southerly line of said tract in a Westerly direction to the Southwest corner thereof; thence Westerly along the Southerly line of a tract of land conveyed to Percy E. Shoemaker and wife by deed dated June 3, 1969 and recorded at page 474 of Book 60 of deeds, records of Skamania County, Washington, to a point North of the initial point; thence South to the initial point; EXCEPT the Northerly 60 feet and the South 10 feet of the above described tract of land reserved for road purposes. PARCEL NO. 2- BEGINNING at the Southeast corner of Parcel No. 1 aforesaid; thence North 30 feet; thence South 87 degrees 26' East, 180 feet, more or less, to intersection with the Westerly line of a strip of land 30 feet in width as more particularly described in deed dated April 12, 1968 and recorded at page 15 of Book 59 of Deeds, records of Skamania County, Washington; thence South 2 degrees 34' West 30 feet, more or less, to a point South 87 degrees 26' East from the Point of Beginning; thence North 87 degrees 26' West, 180 feet, more or less, to the Point of Beginning

Commonly known as: 21 Sportsman Road  
Washougal, WA 98671

which is subject to that certain Deed of Trust dated 10/13/05, recorded on 10/20/05, under Auditor's File No. 2005159167, records of Skamania County, Washington, from Gary Colberg, a single man, as Grantor, to Washington Administrative Services, Inc., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Suntrust Mortgage, Inc., 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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

## III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

|                                     | Amount due to reinstate by<br>06/25/2007 |
|-------------------------------------|--|
| Monthly Payments                    | \$11,759.10                              |
| Late Charges                        | \$508.10                                 |
| Lender's Fees & Costs               | \$0.00                                   |
| Total Arrearage                     | \$12,267.20                              |
| Trustee's Expenses<br>(Itemization) |  |
| Trustee's Fee                       | \$607.50                                 |
| Title Report                        | \$784.45                                 |
| Statutory Mailings                  | \$54.00                                  |
| Recording Costs                     | \$49.00                                  |
| Postings                            | \$115.00                                 |
| Sale Costs                          | \$0.00                                   |
| Total Costs                         | <u>\$1,609.95</u>                        |
| Total Amount Due:                   | \$13,877.15                              |

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

### OTHER DEFAULT

### ACTION NECESSARY TO CURE

|   |  |
|---|--|
| Nonpayment of Taxes/Assessments             | Deliver to Trustee written proof that all taxes and assessments against the property are paid current                    |
| Default under any senior lien               | Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist                 |
| Failure to insure property against hazard   | Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust            |
| Waste                                       | Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust |
| Unauthorized sale of property (Due on Sale) | Revert title to permitted vestee   |

## IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$171,149.17, together with interest as provided in the note or other instrument secured from 08/01/06, 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 September 28, 2007. 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 09/17/07 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 09/17/07 (11 days before the sale date), 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 09/17/07 (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 balance of 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(es):

NAME AND ADDRESS

Gary Colberg  
21 Sportsman Road  
Washougal, WA 98671

Unknown spouse and/or domestic partner of  
Gary Colberg  
21 Sportsman Road  
Washougal, WA 98671

by both first class and either certified mail, return receipt requested, or registered mail on 05/22/07, proof of which is in the possession of the Trustee; and on 05/22/07 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and 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 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 proceedings under the unlawful detainer act, Chapter 59.12 RCW.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 06/25/2007

Northwest Trustee Services, Inc., Trustee

By 

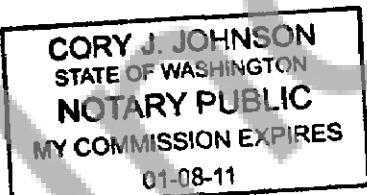
Authorized Signature

P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Chris Ashcraft  
(425) 586-1900

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Chris Ashcraft is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged he/she as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: JUNE 25, 2007



  
NOTARY PUBLIC in and for the State of  
Washington, residing at Seattle  
My commission expires 1/08/11

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

0010828507  
File No: 7236.21044  
Client: Select Portfolio Servicing, Inc.  
Borrower: Colberg, Gary

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.