

Doc # 2007168447  
Page 1 of 3  
Date: 12/10/2007 11:56P  
Filed by: SKAMANIA COUNTY TITLE  
Filed & Recorded in Official Records  
of SKAMANIA COUNTY  
SKAMANIA COUNTY AUDITOR  
J MICHAEL GARVISON  
Fee: \$42.00

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

CR Title Services Inc.  
P.O. Box 1500  
Rancho Cucamonga, CA 91729-1500  
888-485-9191 714-259-7850

ABBREVIATED LEGAL DESCRIPTION:

Loan No: 0054343637 APN: 03-07-35-0-0-0500-00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No: T07-31052-WA

3529330

SCR 30065

**NOTICE OF TRUSTEE'S SALE**  
**PURSUANT TO THE REVISED CODE OF WASHINGTON**  
**CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee FIRST AMERICAN TITLE INSURANCE COMPANY will on 03-07-2008, at 10:00 AM at THE MAIN ENTRANCE TO THE SKAMANIA COUNTY COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WASHINGTON sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, 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 THE NORTHEAST QUARTER OF SECTION 35, TOWNSHIP 3 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: □ □ LOT 1 AMENDMENT TO THE AMENDMENT OF THE LINDSAY HAZARD SHORT PLAT RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 348, SKAMANIA COUNTY RECORDS.

Commonly known as:  
642 LOOP ROAD  
STEVENSON, WA 98648

which is subject to that certain Deed of Trust dated 11-18-2003, recorded 11-26-2003, under Auditor's File No. 151310, in Book 254, Page 962 records of SKAMANIA County, Washington, from CLIFFORD TODD AND SUSAN TODD, HUSBAND AND WIFE, as Grantor(s), to SKAMANIA COUNTY TITLE, as Trustee, to secure an obligation in favor of ARGENT MORTGAGE COMPANY, LLC., 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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust/Mortgage.

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:

**PAYMENT INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
07/01/2007	11/30/2007	5	\$1,468.81	\$7,344.05

**LATE CHARGE INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
07/01/2007	11/30/2007	5	\$620.16

**PROMISSORY NOTE INFORMATION**

Note Dated:	11-18-2003
Note Amount:	\$142,000.00
Interest Paid To:	06-01-2007
Next Due Date:	07-01-2007

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$136,293.96, together with interest as provided in the Note from the 07-01-2007, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 03-07-2008. The defaults referred to in Paragraph III must be cured by 02-25-2008, (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 02-25-2008 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 02-25-2008 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, 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):

<u>NAME</u>	<u>ADDRESS</u>
CLIFFORD TODD AND SUSAN TODD, HUSBAND AND WIFE	642 LOOP ROAD STEVENSON, WA 98648

CLIFFORD TODD AND SUSAN TODD, HUSBAND AND WIFE	642 LOOP ROAD STEVENSON, WA 98648
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by both first class and certified mail on 10-29-2007, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 objections to this 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR SALES INFORMATION, PLEASE CONTACT AGENCY SALES AND POSTING AT  
WWW.FIDELITYASAP.COM OR 714-259-7850

DATED: November 30, 2007

FIRST AMERICAN TITLE INSURANCE COMPANY,  
C/O CR Title Services Inc.  
C/O TOWN AND COUNTRY TITLE SERVICES  
ORANGE, CA 92868  
PHONE 888-485-9191

  
JORGE JIMENEZ, TRUSTEE SALES OFFICER

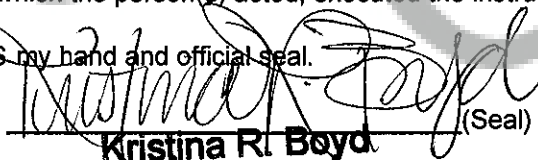
State of CA) ss.  
County of SAN BERNARDINO)

On November 30, 2007 before me, **Kristina R. Boyd**

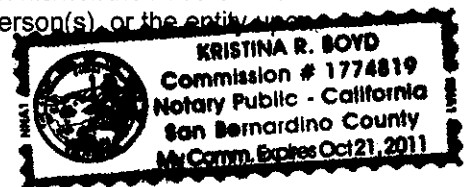
Notary Public, personally appeared JORGE JIMENEZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

  
**Kristina R. Boyd** (Seal)

, Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

DOC # 2007168447  
Page 3 of 3