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Date: 2/22/2008 02:49P
Filed by: ROGER D KNAPP
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$44.00

NOTICE OF TRUSTEE'S SALE

Grantor: Michael A. Risley
Trustee: Riverview Services, Inc.
Beneficiary: Riverview Community Bank, FSB
Legal description (abbreviated): Ptn, Lot 2, Robert Barnes Subdivision
Assessors Tax Parcel ID# 03 08 212 01300 00
Prior Document #2006163246

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 30th day of May, 2008, at the hour of 10:00 o'clock a.m. at the north entrance of the Skamania County Courthouse, 240 Vancouver Avenue, Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

County of Skamania, State of Washington

Lot 2, ROBERT W. BARNES, according to the plat thereof, recorded in Book "A" of plats, page 112, records of Skamania County, Washington.

EXCEPT the West 35 feet thereof.

which is subject to that certain Deed of Trust dated September 29, 2006, recorded October 6, 2006, under Auditor's File No. 2006163246, records of Skamania County, Washington, from Michael A. Risely, an unmarried man, as Grantor to Riverview Services, Inc., as Trustee, to secure an obligation in favor of Riverview Community Bank, FSB, as Beneficiary.

II

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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:

- 1) Five (5) monthly payments totalling \$3,819.20.
- 2) Four (4) late charges totalling \$132.24.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$87,407.32, together with interest as provided in the note or other instrument secured from the 1st day of September, 2007, 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 the 30th day of May, 2008. The default(s) referred to in Paragraph III must be cured by the 19th day of May, 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 on or before the 19th day of May, 2008, (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 any time after the 19th day of May, 2008, (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:

Michael A. Risley
PO Box 578
Carson, WA 98610

by both first class and certified mail on the 16th day of January, 2008, proof of which is in the possession of the Trustee; and on the 16th of January, 2008, 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 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 ground 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 any 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.

DATED this 13 day of February, 2008.

RIVERVIEW SERVICES, INC., Trustee

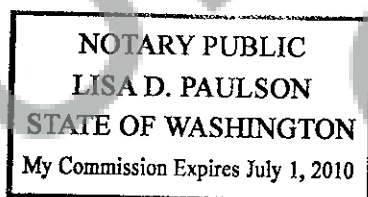
By [Signature]
Title: SVP

PO Box 872290
17205 SE Mill Plain Blvd.
Vancouver, WA 98687-2290
(360) 834-2231

STATE OF WASHINGTON)
) ss.
COUNTY OF CLARK)

On this 13 day of February, 2008, before me personally appeared Michael Bell, the Sr. Vice President of the corporation that executed the within and foregoing instrument, and acknowledged 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 or she was authorized to execute said instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Lisa D. Paulson
Notary Public in and for the State of
Washington, residing at Washougal
My commission expires 7-1-10