

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

Scr 30337

File No.: 7777.25922
Grantors: Northwest Trustee Services, Inc.
The Bank of New York Trust Company, N.A., as successor-in-interest to JPMorgan Chase
Bank, National Association as Trustee for Bear Stearns Asset Backed Securities Trust 2005-3
Grantee: Jeffrey D. Jones and Claudia J. Jones, husband and wife
Tax Parcel ID No.: 04-75-36-0-0-1101-00
Abbreviated Legal: 20 acres, metes & bounds S36, T4N, R7 1/2 E

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **October 10, 2008**, 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) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skamania, State of Washington:

The South Half of the Southwest Quarter of the Northeast Quarter of Section 36, Township 4 North, Range 7 1/2 East of the Willamette Meridian, in the County of Skamania, State of Washington. Together with an easement 30 feet in width for ingress, egress and utilities over, under and across a strip of land situated within the North Half of the Southwest Quarter of the Northeast Quarter of Section 36, Township 4 North, Range 7 1/2 East, Willamette Meridian, being 15 feet on each side of the following described centerline. Beginning at a point lying North 01 degrees 08 minutes 05 seconds East 46.17 feet from the Southwest corner of said North Half of the Southwest Quarter of the Northeast Quarter which point is on the shoulder of Panther Creek Road; thence South 88 degrees 14 minutes 20 seconds East 198.72 feet to the center of an intermittent stream; thence South 82 degrees 33 minutes 35 seconds East 101.66 feet; thence South 63 degrees 35 minutes 49 seconds East 81.00 feet to a point on the South line of said North half of the Southwest Quarter of the Northeast Quarter (from the Southwest corner thereof lies North 88 degrees 35 minutes 49 seconds West 373.00 feet), and there terminating. Also shown on the Doug Grunke Short Plat, recorded in Book 3 of Short Plats, page 200.

Commonly known as: 72 Nighthawk Lane
Carson, WA 98610

which is subject to that certain Deed of Trust dated 11/23/04, recorded on 11/29/04, under Auditor's File No. 2004155383, records of Skamania County, Washington, from Jeffrey D. Jones and Claudia J. Jones, husband and wife, as Grantor, to Northwest Trustee Services, as Trustee, to secure an obligation "Obligation" in favor of Union Federal Bank of Indianapolis, as Beneficiary, the beneficial interest in which was assigned by Union Federal Bank of Indianapolis to The Bank of New York Trust Company, N.A., as successor-in-interest to JPMorgan Chase Bank, National Association as Trustee for Bear Stearns Asset Backed Securities Trust 2005-3, under an Assignment/Successive Assignments recorded under Auditor's File No. 2008170202.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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.

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 07/08/2008
Monthly Payments		\$25,243.42
Late Charges		\$776.16
Lender's Fees & Costs		\$1,069.79
Total Arrearage	\$27,089.37	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$675.00
Title Report		\$1,530.10
Statutory Mailings		\$42.00
Recording Costs		\$28.00
Postings		\$57.50
Sale Costs		\$0.00
Total Costs	<u>\$2,332.60</u>	
Total Amount Due:		\$29,421.97

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$532,235.09, together with interest as provided in the note or other instrument evidencing the Obligation from 09/01/07, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on October 10, 2008. 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 09/29/08 (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 09/29/08 (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 09/29/08 (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

Jeffrey D. Jones
72 Nighthawk Lane
Carson, WA 98610

Claudia J. Jones
72 Nighthawk Lane
Carson, WA 98610

Jeffrey D. Jones
P.O. Box 930
Carson, WA 98610-3062

Claudia J. Jones
P.O. Box 930
Carson, WA 98610-3062

Jeffrey D. Jones
345 Forest Lane
Cascade Locks, OR 97014

Claudia J. Jones
345 Forest Lane
Cascade Locks, OR 97014

Mark A. Carter, Attorney
2141 Main Street
P.O. Box 61505
Vancouver, WA 98666

by both first class and either certified mail, return receipt requested on 02/29/08, proof of which is in the possession of the Trustee; and on 03/01/08 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 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 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.

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

EFFECTIVE: 07/08/2008

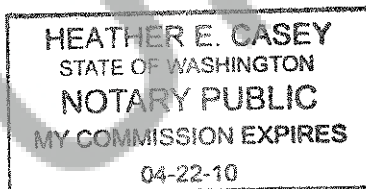
Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott
 Authorized Signature
 P.O. BOX 997
 Bellevue, WA 98009-0997
 Contact: Vonnie McElligott
 (425) 586-1900

STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott 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: 7/8/08



Heather E. Casey
 NOTARY PUBLIC in and for the State of
 Washington, residing at Bellevue
 My commission expires 4-22-10

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

1218096912

File No: 7777.25922

Client: America's Servicing Company

Borrower: Jones, Jeffrey D. and Claudia J.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

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