AFN #2008170434 Recorded 07/14/08 at 12:53 PM DocType: NTS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 6 Auditor J. Michael Garvison Skamania County,

Filed for Record at Request of:

VPN Trustee Services (Washington), Inc. 322 NW Sixth Avenue, Ste. 100 Portland, OR 97209-3611

NOTICE OF TRUSTEE'S SALE

Sen 306/1

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 17th day of October, 2008, at the hour of 10:00 a.m. at the front steps of the Skamania County Courthouse, located at 240 Vancouver Avenue, Stevenson, Washington 98648-0790, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property (the "Property"):

See Exhibit "A" attached hereto and incorporated as if fully set forth herein for the complete legal description of the Property, commonly known as The Eagle Cliff Store and Campground, Cougar, Skamania County, Washington

which is subject to that certain Commercial Deed of Trust and Assignment of Rents (Security Agreement and Fixture Filing) ("Trust Deed") executed by Kelly C. Taylor, as the Grantor (the "Grantor"), to VPN Trustee Services (Washington), Inc., as Trustee, (the "Trustee") and Doug Karkanen and David Karkanen, jointly as Beneficiary (the "Beneficiary"), dated December 18, 2006, recorded on January 17, 2007, as Instrument No. 2007164589 in the County Recorder's office in Skamania County, Washington.

II.

No action commenced by the Beneficiary is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Trust Deed.

III.

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The default(s) for which this foreclosure is made is/are as follows:

- a. Failure to provide monthly installments due and owing October 17, 2007 and November 17, 2007;
- b. Failure to pay the loan amount in full as of December 17, 2007 pursuant to the Loan Agreement and Secured Promissory Note between the Borrower and the Beneficiaries.

As a result of the Borrower's default, the Trustee has and/or will incur the following expenses:

a.	Trustee's Sale Guarantee Report (estimated)	\$ 1,500.00
ъ.	Attorneys' Fees and Costs (estimated):	\$ 3,500.00
c.	Publication Costs (estimated):	\$ 900.00
д. Д	Recording and Service Costs (estimated):	\$ 120.00
u. e	Trustee's Fees:	\$ 750.00

IV

The sum owing on the obligation secured by the Trust Deed is:

a.	Principal Balance as of June 10, 2008:	\$2	20,000.00;
b .	Interest from and including October 17, 2007		•
100	through July 10, 2008 (and continuing at \$67.22/day):	\$	17,947.74;
с.	Default Interest from and including October 23, 2007		-
. 1	through and including July 10, 2008 (and continuing		
W	at \$18.33/day):	\$	4,802.46;
d.	Late Charge (5% of monthly installments for		
- 1	October and November 2007 and 5% of final		
- 10	payment due December 17, 2007):	\$	11,201.66;
e.	Trustee's Sale Guarantee Report (estimated):	\$	1,500.00;
f.	Trustee's Fees:	\$	750.00;
g.	Attorney Fees and Costs:	\$	1,836.98;
J			
	Total (as of July 10, 2008)(estimated):	\$	258,038.84

V.

The Property will be sold to satisfy the expense of sale and the obligation secured by the Trust Deed as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the 17th day of October, 2008. The default(s) referred to in Paragraph III must be cured by the 6th day of October, 2008 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any

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time on or before the 6th day of October, 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, together with any later accruing late charges, advances, costs and fees thereafter due. The sale may not be terminated any time after the 6th day of October, 2008 (11 days before the sale date), and before the sale by the Grantor or the Grantor's successor in interest or the holder of any recorded junior lien or encumbrance except by paying the entire principal and interest secured by the Trust Deed, plus costs, fees, and advances, if any, made pursuant to the terms of the obligation and/or Trust Deed.

VI.

A written notice of default was transmitted by the Trustee to the Grantor at the following addresses:

Kelly C. Taylor 2206 SW 8th Battleground, WA 98604

by both first class and certified mail on the 10th day of June, 2008, proof of which is in the possession of the Trustee; and the written notice of default was posted in a conspicuous place on the Property described in Paragraph I above on the 11th day of June, 2008 at 12:46 p.m., and the Trustee has possession of proof of such service.

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 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.

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 Trust Deed (the owner) and anyone having any interest junior to the Trust Deed, including occupants and tenants. After the 20th day following the

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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 11th day of July, 2008.

Trustee:

VPN Trustee Services (Washington), Inc.

By: <u>Janus K. ULLY and</u>
Janis Alexander, Secretary
322 NW Sixth Avenue, Ste. 100
Portland, OR 97209-3611

STATE OF OREGON) ss.
County of Multnomah)

On this day personally appeared before me Janis Alexander, known by me to be the person who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 11th day of July, 2008.

OFFICIAL SEAL
LINDA J ANDERSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 404504
MY COMMISSION EXPIRES MAY 9, 2010

NOTARY PUBLIC for the State of Oregon
My commission expires: May 9, 2010

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This is an attempt to collect a debt. Please be further advised that Beneficiary is the current creditor to whom the Debt is owed. The Debt will be assumed to be valid by Beneficiary unless within thirty (30) days after receipt of this notice, you dispute the validity of the debt or some portion thereof. The fact that you have thirty (30) days to dispute the Debt may not prevent us from filing a lawsuit or commencing further litigation against you within that time.

If you notify VPN Trustee Services (Washington), Inc. in writing within thirty (30) days after the receipt of this notice that the Debt or any portion thereon is disputed, VPN Trustee Services (Washington), Inc. will provide verification of the Debt, and a copy of the verification will be mailed to you by VPN Trustee Services (Washington), Inc. In attempting to collect the Debt, any information obtained from you will be used for that purpose.

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EXHIBIT 'A'

PARCEL I

That portion of the Northeast Quarter of the Southeast Quarter of Section 26, Township 7 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, lying East of the Forest Service Road (N-90).

PARCEL II

A portion of the West Half of the Northwest Quarter of the Southwest Quarter of Section 25, Township 7 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at the West Quarter Section coxner of said Section 25, running thence, along the East-West centerline thereof, East 200 feet, thence South 39° East 140 feet, thence South 50 feet thence South 13° West 240 feet, thence South 30° East 150 feet, thence South 40° West 230 feet, to a point on the North line of the BG-EC-1000 Road, thence along said North line West 160 feet, to the West line of said Section 25, thence along said West line, North 690 feet to the point of beginning.