

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

File No.: 7680.20069  
Grantors: Northwest Trustee Services, Inc.  
Sterling Savings Bank  
Grantee: Cam Development, Inc., a Washington Corporation  
Tax Parcel ID No.: 02-07-29-1-2-0204-00 & 02-07-29-1-2-0233-00  
Abbreviated Legal: L3 and 4, Hamilton PUD

*SCR 30576*

**Notice of Trustee's Sale**

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

I.

On **October 24, 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:

Lots 3 and 4 HAMILTON ISLAND PUD, according to the recorded plat thereof, recorded in Auditor File No. 2006161510, in the County of Skamania, State of Washington.

TOGETHER WITH all improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures, replacements, and additions now or hereafter a part of the property. All of the foregoing is referred to as the "Property".

Commonly known as: 01204 Island Way  
North Bonneville, WA 98639

Maybe known as: 1204 Island Way  
North Bonneville, WA 98639

which is subject to that certain Deed of Trust dated 11/21/06, recorded on 11/29/06, under Auditor's File No. 2006163852, records of Skamania County, Washington, from Cam Development, Inc., as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation "Obligation" in favor of Sterling Savings Bank, as Beneficiary.

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 satisfy the loan upon maturity and pay the following amounts and/or other defaults:

	Amount due to satisfy by 07/23/2008
Unpaid Principal Balance	
Matured December 1, 2007	\$200,000.00
Interest	\$8,533.76
Prior Accumulated Late Charges	\$421.32
Lender's Fees & Costs	\$71.00
Total Due Lender:	\$209,026.08
Trustee's Expenses (Itemization)	
Trustee's Fee	\$900.00
Title Report	\$845.30
Statutory Mailings	\$66.00
Recording Costs	\$15.00
Postings	\$57.50
Total Costs	<u>\$1,883.80</u>
Total Amount Due:	\$210,909.88

## IV.

The sum owing on the Obligation is: Principal Balance of \$220,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 11/01/07, 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 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 October 24, 2008 (the sale date). 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 before the sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the sale, the default(s) as set forth in paragraph III, together with accruing interest, 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 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

Cam Development Inc  
01204 Island Way  
North Bonneville, WA 98639

Charles D. Laufman  
140 Southeast Roberts Avenue  
Gresham, OR 97080

Mary E. Laufman  
140 Southeast Roberts Avenue  
Gresham, OR 97080

Mary E. Bennett-Laufman  
140 Southeast Roberts Avenue  
Gresham, OR 97080

Cam Development, Inc.  
747 Northwest Angel Hts  
Stevenson, WA 98648

Mary E. Laufman  
PO Box 1000  
Stevenson, WA 98639

Mary E. Bennett-Laufman  
PO Box 1000  
Stevenson, WA 98639

Cam Development, Inc.  
PO Box 1000  
Stevenson, WA 98639

Charles D. Laufman  
PO Box 1000  
Stevenson, WA 98639

Cam Development Inc.  
1204 Island Way  
North Bonneville, WA 98639

by both first class and either certified mail, return receipt requested on 06/20/08, proof of which is in the possession of the Trustee; and on 06/20/08 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 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: 07/23/2008

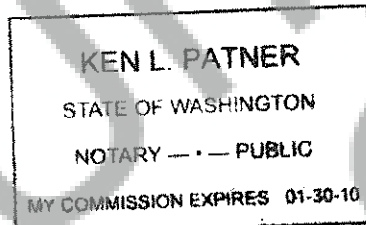
Northwest Trustee Services, Inc., Trustee

By [Signature]  
 Authorized Signature  
 P.O. BOX 997  
 Bellevue, WA 98009-0997  
 Contact: Nanci Lambert  
 (425) 586-1900

STATE OF WASHINGTON )  
 ) ss.  
 COUNTY OF KING )

I certify that I know or have satisfactory evidence that Nanci Lambert 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: July 23, 2008



[Signature]  
 NOTARY PUBLIC in and for the State of  
 Washington, residing at Seattle  
 My commission expires 1-30-10

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

158106627  
 File No: 7680.20069  
 Client: Sterling Savings Bank  
 Borrower: Cam Development INC

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