AFN #2008170924 Recorded 09/05/08 at 10:36 AM DocType: NTS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 4 Auditor J. Michael Garvison Skamania County,

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

File No.:

7886.20768

Grantors:

Northwest Trustee Services, Inc.

National City Bank fka National City Bank of Indiana

Grantee:

Andrey Dumitrash, a married man as his separate estate

Tax Parcel ID No.: 02-05-30-0-0-1301-00

Abbreviated Legal:

5cn 30631

Notice of Trustee's Sale

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

I.

On **December 5, 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 Southeast quarter of the Southwest quarter of the Northeast quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington. Together with an easement for ingress, egress and utilities over, under and across a 60.00 foot strip. Except the South 1.00 feet of the above described 60.00 foot eseement know as Parcel 3. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County. Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Southwest quarter of the Northeast quarter and the Northwest quarter of the Southeast quarter. Such easement shall commence at the Northerly line of this parcel and shall extend to the Southerly line of this described parcel. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County, Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Northwest quarter of the Northeast quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian. This easement shall extend North to the County Road.

Commonly known as:

381 Panda Road

Washougal, WA 98671

which is subject to that certain Deed of Trust dated 05/26/06, recorded on 06/09/06, under Auditor's File No. 2006161909, records of Skamania County, Washington, from Andrey Dumitrash a married man as his separate estate, as Grantor, to Skamania County Title, as Trustee, to secure an obligation "Obligation" in favor of National City Bank of Indiana, as Beneficiary.

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*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.

11.

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 complete construction on the property by 5/21/07 as required by your Construction/Permanent Loan Agreementthat the entire unpaid balance is now due and payable and that the following amounts are now in default, due and payable:

	- 4	Amount due to pay loan in full
	- 4 //	by 09/03/2008
	A*	9.7
Principal Balance		\$640,171.31
Late Charges		\$4,701.30
Interest		\$62,030.85
Lender's Fees & Costs	P. P.	\$132.00
Total Arrearage	\$714,530.61	
Trustee's Expenses		
(Itemization)		- 1
Trustee's Fee		\$675.00
Title Report	W	\$1,765.50
Statutory Mailings		\$51.66
		\$14.00
Recording Costs		\$57.50
Postings		\$0.00
Sale Costs	00.562.66	\$0.00
Total Costs	<u>\$2,563.66</u>	
Total Amount Due:		\$717,094.27

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$640,171.31, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/07, and such other costs and fees as are due under the Obligation, and as are provided by statute.

٧.

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 December 5, 2008. The obligation secured by the Deed of Trust must be satisfied in full before the trustee's sale referenced above. The sale will be discontinued and terminated if at any time before the trustee's sale, the entire balance of the loan secured by the Deed of Trust is fully satisfied including, without limitation, principal, accrued interest, accrued charges under the loan documents, foreclosure and collection fees and costs and any advances made pursuant to the terms of the loan documents

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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

Andrey Dumitrash 381 Panda Road Washougal, WA 98671

Andrey Dumitrash Lot 1301 Panda Road Washougal, WA 98671

Irina Dumitrash 11001 Northeast Morris Street Portland, OR 97220

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash 381 Panda Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash
Lot 1301 Panda Road
Washougal, WA 98671

Andrey Dumitrash 11001 Northeast Morris Street Portland, OR 97220

Irina Dumitrash 381 Panda Road Washougal, WA 98671

Irina Dumitrash Lot 1301 Panda Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash
11001 Northeast Morris Street
Portland, OR 97220

by both first class and either certified mail, return receipt requested on 07/29/08, proof of which is in the possession of the Trustee; and on 07/29/08 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.

Χ.

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

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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 <u>www.northwesttrustee.com</u> and are incorporated by this reference. You may also access sale status at <u>www.northwesttrustee.com</u> and <u>www.USA-Foreclosure.com</u>.

EFFECTIVE: 09/03/2008

Northwest Trustee Services, Inc., Trustee

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Chris Ashcraft

(425) 586-1900

STATE OF WASHINGTON) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Chois Henceff 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:

NOTARY PUBLIC in and for the State of Washington, residing at 170 (187)

My commission expires

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

File No: 7886.20768

Client: National City Mortgage Co. **Borrower:** Dumitrash, Andrey

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.