

RETURN ADDRESS

Cassie N. Crawford
1201 Main Street
Vancouver, WA 98660

Please print neatly or type information

Document Title(s)

Notice of Foreclosure

Reference Number(s) of related documents:

2006/60341 ^{ATTACHED} 2007/65074

Additional Reference #'s on page ____

Grantor(s) (Last name, First name and Middle Initial)

United Roofing & Siding, Inc

Additional grantors on page 2

Grantee(s) (Last name, First name and Middle Initial)

Note Buyers, LLC

Additional grantees on page ____

Legal Description: (abbreviated form: i.e. lot, block, plat or section township, range, quarter/quarter)

1/2 1/4 Sec 15 T4N R5E Parcel 1, Lot 8 Rivers Edge Acres Parcel 11

Additional legal is on page ____

Assessor's Property Tax Parcel/Account Number

025-15-1-0-0102-00 025-27-0-0-0404-00

Additional parcel #'s on page ____

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording process may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

After filing return to:

*Cassie N. Crawford
Nellor Retsinas Crawford
1201 Main St.
Vancouver, WA 98660*

NOTICE OF FORECLOSURE
(RCW 61.24)

I.

The attached Notice of Trustee's Sale is a consequence of default in the obligation to Note Buyers, LLC, the Beneficiary of your Deed of Trust, recorded under Auditor's File No. 2006160341, as amended by 2007165074, legally described on Exhibit "A", and owner of the obligation secured thereby. Unless the default is cured by January 12, 2009 (11 days before the sale date) your property will be sold at auction on January 23, 2009, at Skamania County Superior Court located at 240 Vancouver Ave., Stevenson, WA 98648.

To cure the default(s), you must bring the payments current, cure any other defaults, and pay accrued late charges and other costs, advances, and attorney's fees as set forth below by January 12, 2009 (11 days before the sale date). To date, these arrears and costs are as follows:

Payment (thru 9/15/08)	\$72,781.14
Late Charges	\$ 352.00
Delinquent Taxes	\$ 4,000.00
Homeowner Assoc. Fees	700.00
5% Bal. Charge at Maturity	\$ 3,656.66
Estim. sum(s)	\$81,489.80

Attorney's fees:	\$1,000.00
Trustee's fee:	\$ 500.00
Trustee's expenses: (Itemization)	
Title Report	\$1,000.00
Recording Fees	\$ 100.00
Service/Posting Of Notices	\$ 150.00
Postage/Copying Expense	\$ 15.00
Publication	\$1,000.00
Subtotal	\$3,765.00

TOTAL \$85,254.80

As to the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust, you must cure each such default. Listed below are the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite

each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including January 12, 2009 (11 days before the sale date), by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be made to the Trustee: Cassie N. Crawford, 1201 Main St., Vancouver, Washington, (360) 695-8181. *AFTER JANUARY 12, 2009, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE.* In such a case, you will only be able to stop the sale by paying \$81,489.80, before the sale, the total balance (and with pending defaults) plus accrued interest, costs and advances, if any, made pursuant to the terms of the documents and by curing the other defaults as outlined above.

You may contest this default by initiating court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense.

The court may grant a restraining order or injunction to restrain a trustee's sale pursuant to RCW 61.24.130 upon five days notice to the trustee of the time when, place where, and the judge before whom the application for the restraining order or injunction is to be made. This notice shall include copies of all pleadings and related documents to be given to the judge. Notice and other process may be served on the trustee at:

Cassie N. Crawford, 1201 Main St., Vancouver, WA 98660

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold. The effect of such sale will be to deprive you and all those who hold by, through or under you of all interest in the property.

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.

Cassie N. Crawford
Nellor Retsinas Crawford
1201 Main St.
Vancouver, WA 98660
(360) 695-8181

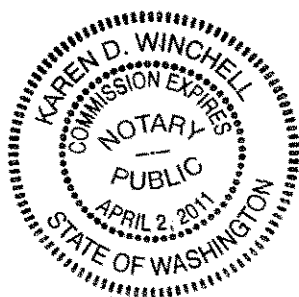
Dated this 10 day of Oct., 2008.

Cassie Crawford
Cassie Crawford, WSB# 26241
Attorney for Beneficiary

STATE OF WASHINGTON)
)ss.
County of Clark)

I certify that I know or have satisfactory evidence that Casey J. Crawford signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated this 10 day of October, 2008.



Printed Name Karen D Winchell
Notary Public for Washington
My appointment expires 4/2/2011

EXHIBIT 'A'

PARCEL I

All of that portion of the East Half of the Northeast Quarter of Section 15, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, lying Southeasterly of the County Road No. 1106 designated as the Washougal River Road.

PARCEL II

Lot 8 of the RIVER EDGE ACRES, according to the recorded Plat thereof, recorded in Book 'B' of Plats, Page 96, in the County of Skamania, State of Washington.

Doc # 2006160341
 Page 1 of 3
 Date: 01/25/2006 02:40P
 Filed by: SKAMANIA COUNTY TITLE
 Filed & Recorded in Official Records
 of SKAMANIA COUNTY
 J. MICHAEL GARVISON
 AUDITOR
 Fee: \$35.00

WHEN RECORDED RETURN TO:

Name: NOTE BUYERS, LLC
 Address: 6100 NE.E. HIGHWAY 99
 VANCOUVER, WA 98665



Escrow Number: 20052145LP
 Filed for Record at Request of: Stewart Title
 of Western Washington, Inc.

DEED OF TRUST

(For use in the State of Washington only)

THIS DEED OF TRUST, made this 24th day of January, 2006, between UNITED ROOFING AND SIDING, INC., as GRANTOR(S), whose address is 2128 SE 11th Avenue, Camas, WA 98607, and Stewart Title of Western Washington, Inc., as TRUSTEE, whose address is 1015 Ocean Beach Highway #105, Longview, WA 98632, and NOTE BUYERS, LLC, a Washington Limited Liability Company, as BENEFICIARY, whose address is 6100 NE.E. HIGHWAY 99, VANCOUVER, WA 98665

WITNESSETH: Grantor(s) hereby bargain(s), sell(s), and convey(s) to Trustee in trust, with power of sale, the following described property in Skamania County, Washington:

NE ¼ SEC 15 T2N R5E, PARCEL 1
 LOT 8 RIVER EDGE ACRES, PARCEL II

Assessor's Property Tax Parcel/Account Number: 02-05-15-1-0-0702-00 AND 02-05-27-0-0-0404-00

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter therunto belonging or in any wise appertaining, and the rents, issues, and profits thereof.

This deed is for the purpose of securing performance of each agreement of Grantor(s) herein contained, and payment of the sum of One Hundred Fifty Thousand dollars and Zero cents (\$150,000.00) with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor(s), and all renewals, modifications, and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor(s) covenant(s) and agree(s):

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly any building, structure, or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting the property.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor(s). The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid,

with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

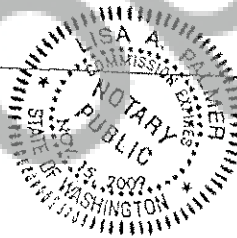
1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.
2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor(s) and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.
5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor(s) had or had the power to convey at the time of his/her/their execution of this Deed of Trust, and such as he/she/they may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.
6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
7. In the event of the death, incapacity, disability, or resignation of Trustee, Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of an action or proceeding in which Grantor(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

United Roofing and Siding, Inc.

By: _____

John Steinmetz

By: _____



STATE OF Washington)

COUNTY OF COWLITZ) ss.

I certify that I know or have satisfactory evidence that John Steinmetz is the person who appeared before me, and said person acknowledged that he is signed this instrument, on oath stated that he is authorized to execute the instrument and acknowledged it as the _____ of United Roofing and Siding, Inc. to be the free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: JANUARY 24, 2006.

Lisa A. Palmer
Notary Public in and for the State of Washington
My appointment expires: 11/15/2009

REQUEST FOR FULL RECONVEYANCE - Do not record. To be used only when note has been paid.
TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder

Dated: _____