

AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

(206) 622-7527

Ref: Arnesen, Vicki J. and Plummer, Ralph H., 1452.0812031

30779
Reference Number(s) of Documents assigned or released: 2007166022

Grantor: Bishop, White & Marshall, P.S.

Grantee: Vicki J Arnesen, an unmarried individual and Ralph H Plummer, an unmarried individual

Abbreviated Legal Description as Follows: Lot 2 Kanaka Heights SP

Assessor's Property Tax Parcel/Account Number(s): 03072530011700

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White & Marshall, P.S. will on January 23, 2009 at 10:00 am at the main entrance of the Skamania County Courthouse, 240 Vancouver Avenue, in the City of Stevenson located at Skamania County, State of Washington, sell at public auction to the highest bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in Skamania County, State of Washington, to-wit;

A tract of land in the Southwest quarter of Section 25, Township 3, North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 2 of Kanaka Heights Short Plats, recorded in Book '3' of Short Plats, Page 416, Skamania County Records.

NOTICE OF TRUSTEE'S SALE - 1

Fcwantsnofver1.3

which is subject to that certain Deed of Trust dated May 1, 2007, recorded May 8, 2007, under Auditor's File No. 2007166022 records of Skamania County, Washington, from Vicki J Arnesen, an unmarried individual and Ralph H Plummer, an unmarried individual, as Grantor, to Clark County Title Company, as Trustee, to secure an obligation in favor of First Mutual Bank as beneficiary. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 default on the obligation secured by the Deed of Trust.

III

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

- i) Failure to pay the following amounts, now in arrears:

Delinquent Monthly Payments Due from 7/1/2008 through 10/1/2008:

4 payment(s) at \$1212.76

Total:

4,851.04

Late Charges:

4 late charge(s) at \$57.50

for each monthly payment not made within 15 days of its due date

Total Late Charges

230.00

Accrued Late Charges:

\$ 1.92

TOTAL DEFAULT

\$5,082.96

IV

The sum owing on the obligation secured by the Deed of Trust is: \$126,477.79, together with interest from June 1, 2008 as provided in the note or other instrument, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V

The above described real 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 January 23, 2009. The

NOTICE OF TRUSTEE'S SALE - 2

Fewantsnofver1.3

payments, late charges, or other defaults must be cured by January 12, 2009 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before January 12, 2009 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after January 12, 2009 (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 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, and curing all other defaults.

VI

A written notice of default was transmitted by the beneficiary or Trustee to the Borrower and Grantor at the following address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on September 19, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 22, 2008, with said written notice of default or the written notice of default was posted in 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 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 their interest in the above-described property.

IX

Anyone having any objections to this 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

NOTICE OF TRUSTEE'S SALE - 3

Fewantsnofver1.3

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.

EFFECTIVE DATE: October 20, 2008

BISHOP, WHITE & MARSHALL, P.S., Successor
Trustee

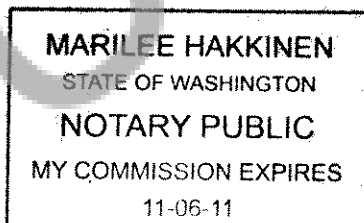
By: _____

William L. Bishop, Jr.
720 Olive Way, Suite 1301
Seattle, WA 98101
(206) 622-7527

State of Washington)
) ss.
County of King)

On this 16th day of October, 2008, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Bishop, White & Marshall, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Name: MARILEE HAKKINEN
NOTARY PUBLIC in and for the State of
Washington at King County
My Appt. Exp: 11-6-11

'Mailing List'

Vicki J. Arnesen
XXX Fern Meadow Rd.
Stevenson, WA 98648

Ralph H. Plummer
XXX Fern Meadow Rd.
Stevenson, WA 98648

John Doe Arnesen
Spouse of Vicki J. Arnesen
XXX Fern Meadow Rd.
Stevenson, WA 98648

Jane Doe Plummer
Spouse of Ralph H. Plummer
XXX Fern Meadow Rd.
Stevenson, WA 98648

Vicki J. Arnesen
95 SW 130th Ave
Beaverton, OR 97005

Ralph H. Plummer
95 SW 130th Ave
Beaverton, OR 97005

John Doe Arnesen
Spouse of Vicki J. Arnesen
95 SW 130th Ave
Beaverton, OR 97005

Jane Doe Plummer
Spouse of Ralph H. Plummer
95 SW 130th Ave
Beaverton, WA 97005

Vicki J. Arnesen
515 NW Saltzman Road, #719
Portland, OR 97229

Ralph H. Plummer
515 NW Saltzman Road, #719
Portland, OR 97229

NOTICE OF TRUSTEE'S SALE - 1

John Doe Arnesen
Spouse of Vicki J. Arnesen
515 NW Saltzman Road, #719
Portland, OR 97229

Jane Doe Plummer
Spouse of Ralph H. Plummer
515 NW Saltzman Road, #719
Portland, OR 97229

Unofficial
Copy