

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
of Washington
P.O. Box 22004
El Cajon, CA. 92022-9004



Space Above This Line For Recorder's Use

Loan No. XXXXXX5674
T.S. No. 1178917-12
Parcel No. 0205300016000

NOTICE OF TRUSTEE'S SALE

123340 I.
NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on May 08, 2009, at the hour of 10:00am,
AT THE COUNTY COURTHOUSE, 240 NW VANCOUVER AVENUE
in the city of STEVENSON, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County(ies) of SKAMANIA, State of Washington to-wit:

SW 1/4 SEC 30 TWP 2 N RANGE 5 E WILLAMETTE MERIDIAN MORE COMPLETELY
DESCRIBED IN ATTACHED EXHIBIT B.

Commonly known as: 702 ALDER RD
WASHOUGAL WA 98671

which is subject to that certain Deed of Trust dated June 23, 2006, recorded August 16, 2006, under Auditor's File No. 2006162646, Book XX, Page XX, records of SKAMANIA County, Washington, from MONICA M ANDERSON-PODRIZNIK AND STEVE PODRIZNIK as Grantor, to PRLAP INC as Trustee, to secure an obligation in favor of BANK OF AMERICA N.A as Beneficiary, the beneficial interest in which was assigned by N/A

to BANK OF AMERICA N.A

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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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

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

Failure to pay when due the following amounts which are now in arrears: \$5,548.68; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$29,358.41, together with interest as provided in the note or other instrument secured from May 28, 2008, 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 May 08, 2009. The default(s) referred to in paragraph III, must be cured by April 27, 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 April 27, 2009 (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. The sale may be terminated any time after April 27, 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 addresses:

See Exhibit "A" attached

by both first class and certified mail on December 11, 2008 proof of which is in the possession of the Trustee; and on December 18, 2008 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.

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VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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 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 tenant say summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

DATE: February 04, 2009

Cal-Western Reconveyance Corporation
of Washington
Park Tower I Office Building
201 NE Park Plaza Dr.
Suite 217
Vancouver, WA, 98684
(800) 546-1531

Signature/By


Lorie Wemack, A.V.P.

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STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

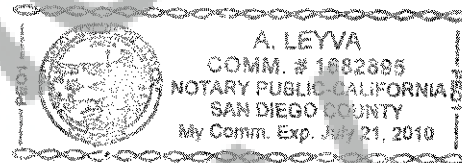
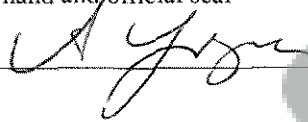
On 2/4/09 before me, A. Leyva,

a Notary Public in and for said State, personally appeared Lorrie Womack AVP, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

(Seal)

Signature



NOTICE OF TRUSTEE'S SALE EXHIBIT "A"

Loan No: XXXXXX5674

T.S. No: 1178917-12

Name & Address:

MONICA ANDERSON-PODRIZNIK
702 ALDER RD
WASHOUGAL WA 98671

STEVE PODRIZNIK
702 ALDER RD
WASHOUGAL WA 98671

Unofficial
Copy

T.S.# 1178917-12

Exhibit B

A parcel of property located in the Southwest quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows:

COMMENCING at the Northwest corner of said Southwest quarter;

THENCE South $00^{\circ}47'42''$ West along the West line of said Southwest quarter 935.59 feet to the North line of that tract conveyed by deed to Kenneth McGlothlin recorded under Auditor's Book 76 of deeds, at page 614, records of Skamania County and being the True Point of Beginning;

THENCE South $88^{\circ}43'25''$ East along the North line of said tract and the North line of that tract conveyed by deed to Kenneth McGlothlin recorded in Book 181 of deeds, page 66, records of Skamania County, 664.37 feet to the Northeast corner thereof;

THENCE South $00^{\circ}47'47''$ West along the East line of said tract 329.00 feet;

THENCE North $88^{\circ}43'25''$ West 664.36 feet to the West line of said Southwest quarter;

THENCE North $00^{\circ}47'42''$ East along said West line 329.00 feet to the True Point of Beginning.

EXCEPT Public Roads.