AFN #2009172138 Recorded 02/25/09 at 10:23 AM DocType: NTS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 4 Auditor J. Michael Garvison Skamania County,

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

File No.:

7023.00391

Jen 3898

Grantors:

Grantee:

Northwest Trustee Services, Inc.

TWI THE TENED SELVICES, INC.

Wells Fargo Bank, N.A., sbm to Wells Fargo HomeMortgage, Inc.

Mardell J. Duff, a married man as his sole & Separate property, husband and

wife

Tax Parcel ID No.: 02-05-27-0-0-0902-00

Abbreviated Legal: Lot 1 SP 2-27

Notice of Trustee's Sale

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

To a

On May 29, 2009, 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 East half of the East half of the Northeast quarter of Section 27, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington. EXCEPT a strip of land 300 feet in width acquired by the United States of America for the Bonneville-Vancouver No. 1 and No. 2 transmission lines; and EXCEPT all that portion thereof lying Easterly of the center line of County road No. 1106 designated as the Washougal River Road; and EXCEPT any portion thereof lying Easterly of the center line of the Old Washougal River Road, as more particularly described in deed dated August 4 1966, and recorded at page 170 of Book 56 of Deeds, records of Skamania County, Washington. EXCEPT ALSO that portion of said premises lying and being Southerly of Tote Road as the same is established and traveled October 1, 1977. ALSO EXCEPT Public Roads. ALSO KNOWN as lot 1, FRED MORGAN SHORT PLAT, according to the plat thereof, recorded in Book "2" of plats, page 27 and 121, Skamania County Records.

Commonly known as: 212 TOTE ROAD

WASHOUGAL, WA 98671

which is subject to that certain Deed of Trust dated 12/12/01, recorded on 12/18/01, under Auditor's File No. Book 218 Page 411 in Auditor No. 143237, records of Skamania County, Washington, from MARDELL J. DUFF, a married person, as his sole and separate property, as Grantor, to H and L Services, Inc., as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Home Mortgage Inc., nka Wells Fargo Bank, N.A., 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.

AFN #2009172138 Page: 2 of 4

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 pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by
• 1	02/23/2009
Monthly Payments	\$8,399.10
Late Charges	\$335.94
Lender's Fees & Costs	\$65.00
Total Arrearage	\$8,800.04
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$405.00
Title Report	\$716.90
Statutory Mailings	\$28,00
Recording Costs	\$14.00
Postings	\$57.50
Sale Costs	\$0.00
Total Costs	<u>\$1,221.40</u>
Total Amount Due:	\$10,021.44

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$147,207.67, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/08, 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 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 May 29, 2009. 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 05/18/09 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 05/18/09 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, 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 after 05/18/09 (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 balance of principal and interest secured by the

AFN #2009172138 Page: 3 of 4

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

MARDELL J. DUFF 212 TOTE ROAD WASHOUGAL, WA 98671

UNKNOWN SPOUSE AND/OR DOMESTIC PARTNER OF MARDELL J. DUFF 212 TOTE ROAD WASHOUGAL, WA 98671 MARDELL J. DUFF P.O. BOX 647 WASHOUGAL, WA 98671

UNKNOWN SPOUSE AND/OR DOMESTIC PARTNER OF MARDELL J. DUFF P.O. BOX 647 WASHOUGAL, WA 98671

by both first class and either certified mail, return receipt requested on 01/22/09, proof of which is in the possession of the Trustee; and on 01/23/09 Grantor and Borrower were personally served with said written notice of default <u>or</u> 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 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.

AFN #2009172138 Page: 4 of 4

incorporated by this referen	n may be accessed at www.northwesttrustee.com and are ce. You may also access sale status at www.northwesttrustee.com
and www.USA-Foreclosure.	
EFFECTIVE: 02/23/2009	Northwest Trustee Services, Inc., Trustee
	Authorized Signature
	P.O. BOX 997
•	Bellevue, WA 98009-0997
	Contact: Kathy Taggart
	(425) 586-1900
STATE OF WASHINGTON	
) ss.
COUNTY OF KING	
Legitify that I know or have sa	tisfactory evidence that Kathy Taggart is the person who appeared

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged 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: February 23, 2009

SANDY RUIZ
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
08-02-10

NOTARY PUBLIC in and for the State of Washington, residing at My commission expires 810 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

File No: 7023.00391

Client: Wells Fargo Home Mortgage Borrower: DUFF, MARDELL J.

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.