

WHEN RECORDED RETURN TO:

William P. McArdel III
1826 114th Avenue NE, Suite 101
Bellevue, WA 98004
Office File Reference: 01.4485.103

[SPACE ABOVE PROVIDED FOR RECORDER'S USE]

Document Title: Notice of Trustee's Sale
Debtor/s and or: Steven K. Polito, a married man, as his separate estate
Secured Party: American General Home Equity, Inc.
Legal Description: Lot 3, Eagle Peak Short Plat recorded as 2006162927
Reference No.: 2006162077, 2006163435 and 2006160441
Tax Parcel #: 01-05-05-0-0703-00

NOTICE OF TRUSTEE'S SALE

Pursuant to RCW 61.24.040(1)(f)

TO: Steven K. Polito Jane Doe Polito
31 Dharma Way 31 Dharma Way
Washougal, WA 98671 Washougal, WA 98671

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on Friday, August 14, 2009, at the hour of 10:00 o'clock, a.m., at the main entrance to the Skamania County Courthouse located at 205 S. Columbus Ave. Goldendale, WA, 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 of Skamania, State of Washington, to-wit:

LOT 3 of the EAGLE PEAK SHORT PLAT, recorded under
Auditor's File No. 2006162927, Skamania County, Washington.

the postal address of which is more commonly known is:

31 Dharma Way
Washougal, WA 98671

which is subject to that certain Deed of Trust dated January 31, 2006, recorded on February 2, 2006 under Auditor's/Recorder's No. 2006160441, re-recorded on June 22, 2006, under Auditor's/Recorder's No. 2006162077, records of Skamania County, Washington as modified by that instrument recorded October 23, 2006 and recorded under Auditor's/Recorder's No. 2006163435, from Steven K. Polito, a married man, as his separate estate, as the Grantor, to Clark County Title Co., as Trustee, to secure an obligation in favor of AMERICAN GENERAL HOME

EQUITY, INC. as beneficiary.

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 made is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

Past-due payments on a Loan Account from August 24, 2008	\$ 8,334.54
NSF charges	25.00
Late Fees	<u>805.79</u>

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$ 9,165.33

None known at this time.

Penalties and Interest have accrued on said amounts as provided by law.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$82,004.94 together with interest as provided in the note or other instrument secured from the August 24, 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 August 14, 2009. The default(s) referred to in paragraph III must be cured by August 3, 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 August 3, 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 August 3, 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:

Steven K. Polito
31 Dharma Way
Washougal, WA 98671

Jane Doe Polito
31 Dharma Way
Washougal, WA 98671

by both first class and certified mail on March 2, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 5, 2009, when 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 below 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 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.

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 tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

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

IF YOU HAVE FILE BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT THIS DEBT FROM YOU PERSONALLY.

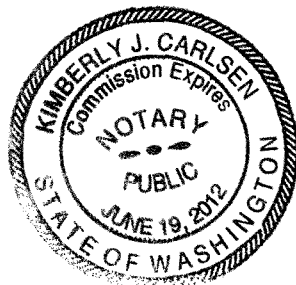
DATED: May 13, 2009.

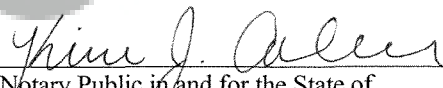

 William P. McArdel III, Trustee
 Address: 1826 114th Avenue NE, Suite 101
 Bellevue, WA 98004
 Telephone: (425) 454-1828

STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

I certify that I know or have satisfactory evidence that WILLIAM P. McARDEL III, is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

DATED: May 13th, 2009.




 Notary Public in and for the State of
 Washington, residing at Newcastle
 My Commission Expires: June 19, 2012