

AFTER RECORDING RETURN TO:
LAW OFFICES OF KAREN L. GIBBON, P.S.
3409 MCDUGALL AVENUE, SUITE 202
EVERETT, WA 98201

SK 31112

NOTICE OF TRUSTEE'S SALE

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT, AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TO: William Konoske
Susan Konoske

Occupants
First Franklin Financial Corporation

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on August 21, 2009, at the hour of 10:00 AM, at the main entrance of the Skamania County Courthouse, 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 of Skamania, State of Washington, to wit:

NE 1/4 sw 1/4 SEC 17 T3N R5E

SEE EXHIBIT "A"

APN # 03-08-17-3-0-0700-00

(commonly known as 111 Fuller Road, Carson, WA 98610), which is subject to that certain Deed of Trust, dated February 4, 2002, recorded February 8, 2002, under Auditor's File No. 143681 records of Skamania County, Washington, from William Konoske and Susan Konoske, husband and wife, as Grantors, to Skamania County Title, as Trustee, to secure an obligation in favor of First Franklin Financial Corporation, as Beneficiary, the beneficial interest in which has been assigned to Kondaur Capital Corporation, under Skamania County Auditor's File No. 2009172466.

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 for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

Monthly payments:

1 monthly payment(s) at \$1,013.96,
(March 1, 2008): \$1,013.96

6 monthly payment(s) at \$951.07,
(April 1, 2008 - September 1, 2008): \$5,706.42

8 monthly payment(s) at \$913.29,
(October 1, 2008 - May 1, 2009): \$7,306.32

Late charges:

2 late charge at \$45.66 each: \$91.32

Accrued late charges: \$480.99

Less suspense: \$394.28

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$14,204.73

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$93,944.13, together with interest as provided in the note or other instrument secured from February 1, 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on August 21, 2009. The defaults referred to in paragraph III must be cured by August 10, 2009 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before August 10, 2009 (11 days before the sale) 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 10, 2009 (11 days before the sale date), and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance paying the principal and interest 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 or Grantor at the following addresses:

William Konoske
Susan Konoske

Both At: 111 Fuller Road, Carson, WA 98610

by both first class and certified mail on April 17, 2009, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 17, 2009, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 R.C.W. 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.

DATED: May 18, 2009.

KAREN L. GIBBON, P.S., Successor Trustee

By: 
KAREN L. GIBBON, President
LAW OFFICES OF KAREN L. GIBBON, P.S.
3409 MCDUGALL AVENUE, SUITE 202
EVERETT, WA 98201
(425) 212-3277

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, 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 stated that she is authorized to execute the said instrument.

Given under my hand and official seal on May 18, 2009.





Tracy A. Charron
Notary Public in and for the
State of Washington, residing at: Everett
My commission expires: 3/25/2011

Exhibit "A"

PARCEL I

A TRACT OF LAND IN THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MARIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 3 OF THE TERRY AND SONJA RODGER SHORT PLAT RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 198 SKAMANIA COUNTY SHORT PLAT RECORDS.

PARCEL II

A TRACT OF LAND IN THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MARIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT 3 OF THE TERRY & SONJA RODGERS SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 198; THENCE NORTH $01^{\circ}43'43''$ EAST $7\frac{1}{2}$ FEET; THENCE EAST PARALLEL WITH THE NORTH LINE OF LOT 3, A DISTANCE OF 277 FEET; THENCE SOUTH $01^{\circ}43'43''$ WEST $7\frac{1}{2}$ FEET TO THE NORTHEAST CORNER OF SAID LOT 3; THENCE WEST ALONG SAID NORTH LINE 277 FEET TO THE POINT OF BEGINNING.

End of Exhibit "A"