AFN #2009173484 Recorded 07/29/09 at 11:18 AM DocType: NTS Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 5 Auditor J. Michael Garvison Skamania County, WA

WHEN RECORDED MAIL TO: Old Republic Default Management Services PO Box 250 Orange, California 92856-6250 (714) 385-3500

Trustee Sale # 09-33506

Loan # 7000015684

Title # 090436910-WA-GSO

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

NOTICE IS HEREBY GIVEN that the undersigned, Old Republic Default Management Services, a Division of Old Republic National Title Insurance Company, P.O. Box 250, Orange, CA 92856-6250, Trustee will on 10/30/2009 at 10:00 AM at At the main entrance to the Superior Courthouse, 240 Vancouver Avenue, Stevenson, Washington self at public auction to the highest and best 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 the County of Skamania, State of Washington, to-wit:

NE 1/4 Dec 19, TON. RS com

Commonly known as:

201 YULE RD

WASHOUGAL, Washington 98671

APN: 02-05-19-0-0-0201-00

which is subject to that certain Deed of Trust dated 3/30/2006, recorded 4/7/2006, under Auditor's File No. /DOC# 2006161114, in Book -, Page - records of Skamania County, Washington, from BRUCE JOHNSON, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as Grantor(s), to LAWYERS TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, the beneficial interest in which was assigned to to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust,

Series 2006 FRE1 Asset-Backed Pass-Through Certificates, records of Skamania County, Washington.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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/Mortgage.

111.

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

PAYMENT INFORMATION

AFN #2009173484 Page: 2 of 5

FROM	THRU	NO.PMT	AMOUNT		<u>TOTAL</u>
2/1/2008	2/28/2008	1	\$1,525.26		\$2,025.04
3/1/2008	3/31/2008	1	\$1,525.26		\$1,764.00
4/1/2008	9/30/2008	6	\$1,718.23		\$11,741.82
10/1/2008	3/31/2009	6	\$1,678.22		\$11,501.76
4/1/2009	7/21/2009	4	\$1,530.80		\$7,078.16
				4.	
LATE CHARGE INFORMATION					
FROM	<u>THRU</u>		LATE CHARGES		<u>TOTAL</u>
2/1/2008	2/28/20		1		\$91.51
3/1/2008	3/31/20		1		\$91.51
4/1/2008	9/30/20		6	. / 3	\$618.54
10/1/2008	3/31/20		6	9 6 27	\$604.14
4/1/2009	7/21/20	09	4		\$367.36
					<i> </i> "
ESTIMATED FORECL	OSURE FEES	AND COST	S	~ ~ ~	W C W A I
DESCRIPTION			. //		TOTAL
Mailings			.6 #	- A 76	\$17.94
Mailings		- 4	P" W.	3 7	\$41.86
NOD Service Fee		- 4		. //	\$50.00
Posting of Notice of Sa		- 49 7	<i>y</i>		\$50.00
Publication of Notice of		- 15			\$2,000.00 \$17.00
Record Cancellation of	Notice of Sale		A 4		
Record Notice of Sale		- 470	- 10	7	\$45.00 \$871.01
T.S.G. Fee				_	\$675.00
Trustee's Fees	- 4			-	\$075.00
		-	*	-	. 10
ADJUSTMENTS	- 6	- 10	-	- 40-	TOTAL
DESCRIPTION	-			./	LOTAL
A	\sim 1			44 1	\$213.44
Accrued Late Charges					\$56.50
Corporate Advance	L The		400		φυσ.υσ
	. 7	Into	rest on Adjustm	onto	\$0.00
	T	inte	rest on Aujustin	Gilts.	Ψ0.00
PROMISSORY NOTE	INFORMATIO	N A	4 6 .		
Note Dated:	INFORMATIO		-		3/30/2006
Note Dated: Note Amount:					\$211,000.00
Interest Paid To:		- 10			1/1/2008
Next Due Date:		70.			2/1/2008
NGAL DUE DOLG.					
TOTAL DUE AS OF 7	/21/2009	\$39,921	59		٠
TOTAL DUE NO UP 1	/£ 1/£UU3	φυ <i>σ,σ</i> Ε Ι.	.00		

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$208,841.63, together with interest as provided in the Note from 2/1/2008, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 10/30/2009. The defaults referred to in Paragraph III must be cured by 10/19/2009, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 10/19/2009 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 10/19/2009 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or

AFN #2009173484 Page: 3 of 5

the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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):

NAME ADDRESS

BRUCE JOHNSON 201 YULE RD

WASHOUGAL, WA 98671

Occupants/Tenants 201 YULE RD

WASHOUGAL, Washington 98671

BRUCE JOHNSON 92722 FIR ROAD

ESTORIA, OR 97103

by both first class and certified mail on , proof of which is in the possession of the Trustee, and the Borrower and Grantor were personally served, if applicable, 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.

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.

X.

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 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 #2009173484 Page: 4 of 5

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

Dated: 7/24/2009

Old Republic Default Management Services, A Division of Old Republic National Title Insurance

Company, as Successor Trustee

Marjorie Hobbs, Assistant Secretary

Old Republic Default Management Services

Phone No: (714) 385-3500

For additional information or service you may contact:

Old Republic Title, Ltd. - Main Office

U.S. Mail only

4114 198th Street SW, Ste 4

Lynnwood, WA 98036

(866) 263-5802

Sales line (714) 573-1965

State of California) ss. County of Orange)

On 7/24/2009, before me, Renea Borunda, a Notary Public in and for said County and State, personally appeared Marjorie Hobbs personally known to me (or 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.

WITNESS my hand and official seal.

Signature:

Notary Public for Said County and State

RENEA BORUNDA
Commission # 1831328
Notary Public - California
Orange County

My Comm. Expires Jan 16, 2013

AFN #2009173484 Page: 5 of 5

EXHIBIT 'A'

A tract of land in the Northeast Quarter of Section 19, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Lot 2 of the Corrine V. Yule Short Plat, recorded in Book 2 of Short Plats, Page 111, Skamania County Records.

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities, 20 feet in width, over, under and across an existing roadway, the center line of which commences at the Southwest corner of the tract herein conveyed and extends thence in a Westerly direction across the West 985 feet of the North 440 feet of the North half of said Northeast Quarter to the East line of Skye Road.