AFN #2009173736 Recorded 08/26/09 at 01:18 PM DocType: NTS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 4 Auditor J. Michael Garvison Skamania County, wa

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

File No.:

7023.02761

**Grantors:** 

Northwest Trustee Services, Inc.

Wells Fargo Bank, N.A.

Grantee:

Lewis & Clark Bank

Tax Parcel ID No.: 02-07-20-0-0305-00

**Abbreviated Legal:** 

Notice of Trustee's Sale

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

١.

On **November 30, 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:

A tract of land in the Southeast quarter of the Northwest quarter and in the Southwest quarter of the Northeast quarter of Section 20, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows: Beginning at the center of Greenleaf Lake and the West line of the Johnson DLC; thence Northerly N 03 degrees 35'28" East 830 feet; thence Easterly S 89 degrees 16'15" East a distance of 350.00 feet; thence Southerly S 03 degrees 30'16" West 800, more or less, feet to the center of the channel of Greenleaf Lake; thence Southwesterly to the point of beginning. Together with a private driveway easement as disclosed by instrument recorded in Book 230, Page 815.

Commonly known as:

1669 Cascade Drive

North Bonneville, WA 98639

which is subject to that certain Deed of Trust dated 10/18/02, recorded on 10/28/02, under Auditor's File No. 146359, records of Skamania County, Washington, from Rita Beckman, as her separate estate, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for lender and lender's successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to Wells Fargo Bank, N.A., under an Assignment/Successive Assignments recorded under Auditor's File No. 2008170541.

\*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.

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Π.

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:

\$10,595.20 Monthly Payments \$443.76 Late Charges \$2,158.15 Lender's Fees & Costs \$13,197.11 Total Arrearage Trustee's Expenses (Itemization) \$725.00 Trustee's Fee \$759.70 Title Report \$82.28 Statutory Mailings \$0.00 Recording Costs

Total Costs \$1,706.98

Total Amount Due:

Postings

Sale Costs

\$14,904.09

\$140.00

\$0.00

Amount due to reinstate by 08/24/2009

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$179,002.62, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/08, 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 November 30, 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 11/19/09 (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 11/19/09 (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 11/19/09 (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 Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust.

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## 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

Rita Beckman 1669 Cascade Drive North Bonneville, WA 98639

Rita Beckman 8940 Steamboat Island Road Northwest North Bonneville, WA 98502

Richard Beckman 1669 Cascade Drive North Bonneville, WA 98639

Lewis & Clark Bank 1669 Cascade Drive North Bonneville, WA 98639 Unknown Spouse and/or Domestic Partner of Rita Beckman
1669 Cascade Drive
North Bonneville, WA 98639

Unknown Spouse and/or Domestic Partner of Rita Beckman 8940 Steamboat Island Road Northwest North Bonneville, WA 98502

Richard Beckman 8940 Steamboat Island Road Northwest North Bonneville, WA 98502

Lewis & Clark Bank P.O. Box 1630 Oregon City, OR 97045

by both first class and either certified mail, return receipt requested on 06/03/09, proof of which is in the possession of the Trustee; and on 06/03/09 Grantor and Borrower were personally served with said written notice of default or 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.

# X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 who are not tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

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The trustee's rules of auction may be accessed at <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="www.northwes

EFFECTIVE: 08/24/2009

Northwest Trustee Services, Inc., Trustee

By Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Vonnie McElligott

(425) 586-1900

STATE OF WASHINGTON

) ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that which is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/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:

RHEAS. PRE

STATE OF WASHINGTON

NOTARY - - - PUBLIC

MY COMMISSION EXPIRES 04-22-10

NOTARY PUBLIC in and flow in

Washington, residing at My commission expires

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: 7023.02761

Client: Wells Fargo Home Mortgage

Borrower: Beckman, Rita

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.