

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

SECOND AMENDED NOTICE OF TRUSTEE'S SALE

SCR 30061

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

TO: Lowell J Leetch
Kristi A. Leetch

Occupants
Household Finance Corporation, III

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on February 12, 2010, 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:

A TRACT OF LAND IN THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: LOT 2 OF THE ROBERT W. BARNES SHORT PLAT, HOME VALLEY NO. 1, ACCORDING TO THE RECORDED SHORT PLAT, RECORDED IN BOOK 2 OF PLATS, PAGE 152, SKAMANIA COUNTY RECORDS.

(TAX PARCEL ID NO. 03-08-26-0-0-0519-00)

(commonly known as 62 Elk Bluff Dr, Stevenson, WA 98648), which is subject to that certain Deed of Trust, dated January 22, 2001, recorded January 30, 2001, under Auditor's File No. 140241 records of Skamania County, Washington, from Lowell J. Leetch and Kristi A. Leetch, 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 National City Bank, under Skamania County Auditor's File No. 2007168090.

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 Borrowers 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 at \$1,149.81, (June 1, 2008):	\$1,149.81
17 monthly payment(s) at \$1,171.69, (July 1, 2008 -- November 1, 2009):	\$19,918.73

Late Charges:

0 late charge at \$49.24 for each monthly payment not made within 15 days of its due date:	\$0.00
Accrued late charges:	\$3,435.93
Less suspense or rents received:	\$82.39

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$24,422.08

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$113,143.04, together with interest as provided in the note or other instrument secured from May 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 February 12, 2010. The defaults referred to in paragraph III must be cured by February 1, 2010 (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 February 1, 2010 (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 February 1, 2010 (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:

Lowell J Leetch
Kristi A. Leetch

Both At: 62 Elk Bluff Dr, Stevenson, WA 98648
And At: PO Box 134, Stevenson, WA 98648

by both first class and certified mail on September 8, 2008, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on September 12, 2008, 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.

