

*Set 31600*

**AFTER RECORDING RETURN TO:**

Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301

Seattle, WA 98101

(206) 622-7527

Ref: MacDonald, John R., 1686.0925481

**Reference Number(s) of Documents assigned or released:** 2006163656

**Grantor:** Bishop, White & Marshall, P.S.

**Grantee:** John R. MacDonald, an unmarried individual

**Abbreviated Legal Description as Follows:** S32, T2N, R5E

**Assessor's Property Tax Parcel/Account Number(s):** 02-05-32-3-0-1112-00

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

**NOTICE OF TRUSTEE'S SALE**

I

**NOTICE IS HEREBY GIVEN** that the undersigned Bishop, White & Marshall, P.S. will on April 9, 2010 at 10:00 am at the main entrance of the Skamania County Courthouse, 240 Vancouver Avenue, in the City of Stevenson located at Skamania County, State of Washington, sell at public auction to the highest 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 Skamania County, State of Washington, to-wit;

See Legal Description attached hereto and made a part hereof.

**NOTICE OF TRUSTEE'S SALE - 1**

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which is subject to that certain Deed of Trust dated November 6, 2006, recorded November 9, 2006, under Auditor's File No. 2006163656 records of Skamania County, Washington, from John R. MacDonald, an unmarried individual, as Grantor, to Clark County Title Company, as Trustee, to secure an obligation in favor of First Mutual Bank as beneficiary. Said Deed of Trust was modified on October 26, 2007 under Auditor's File No. 2007168075. The sale will be made without any warranty concerning the title to, or the condition of the property.

## 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 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:

- i) Failure to pay the following amounts, now in arrears:

**Delinquent Monthly Payments Due from 7/1/2009  
through 1/1/2010:**

**7 payment(s) at \$4,458.71**

**Total:** \$31,210.97

**Late Charges:**

**6 late charge(s) at \$172.41**  
for each monthly payment not made within 15 days of  
its due date

**Total Late Charges** \$1,034.46

**Accrued Late Charges:** \$1,379.28

**TOTAL DEFAULT** \$33,624.71

## IV

The sum owing on the obligation secured by the Deed of Trust is: \$613,000.00, together with interest from June 1, 2009 as provided in the note or other instrument, 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 April 9, 2010. The payments, late charges, or other defaults must be cured by March 29, 2010 (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 March 29, 2010 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after March 29, 2010 (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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

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

## VII

The Trustee whose name and address are set forth 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 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 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.

NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

EFFECTIVE DATE: January 2, 2010

BISHOP, WHITE & MARSHALL, P.S., Successor  
Trustee

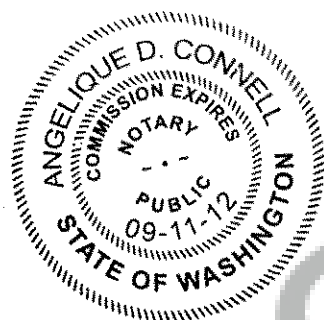
By: 

William L. Bishop, Jr.  
720 Olive Way, Suite 1301  
Seattle, WA 98101  
(206) 622-7527

State of Washington     )  
                                      ) ss.  
County of King            )

On this 6 day of January, 2010, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared the above named person, to me known to be an Officer of Bishop, White & Marshall, P.S., the corporation that executed the foregoing instrument 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 states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



*Angelique D. Connell*  
Name: Angelique D. Connell  
NOTARY PUBLIC in and for the State of  
Washington at King County  
My Appt. Exp: 9/11/12

Legal Description  
Exhibit "A"

A tract of land in the Southwest Quarter of Section 32, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

All of Lot 2 of the Pelky Short Plat, recorded in Auditors File NO. 2005159826, together with a portion of Lot 1 of the said Pelky Short Plat described as follows:

Beginning at the most Southerly Corner of said Lot 1 (being the most Easterly Corner of said Lot 2); Thence North  $62^{\circ}03'15''$  West along the Southwesterly line thereof, 195 feet to the Point of Beginning; Thence continuing on said line North  $62^{\circ}03'15''$  West 292.47 feet to the center of the Washougal River; Thence along said River, the chord of which bears North  $58^{\circ}43'26''$  East 84.51 feet; Thence South  $45^{\circ}48'41''$  East 259.58 feet to the Point of Beginning.

**'Mailing List'**

John R. Macdonald  
11 Kingfisher Lane  
Washougal, WA 98671

Jane Doe Macdonald  
Spouse of John R. Macdonald  
11 Kingfisher Lane  
Washougal, WA 98671

John R. Macdonald  
13215 SE Mill Plain Blvd.  
Vancouver, WA 98684

Jane Doe Macdonald  
Spouse of John R. Macdonald  
13215 SE Mill Plain Blvd.  
Vancouver, WA 98684