

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
of Washington  
P.O. Box 22004  
El Cajon, CA. 92022-9004



50031801 Space Above This Line For Recorder's Use  
Loan No. XXXXXXXXXXXX0211  
T.S. No. 1281956-12  
Parcel No. 010508000901

NOTICE OF TRUSTEE'S SALE

4451707  
I.  
NOTICE IS HEREBY GIVEN that the undersigned Trustee, Cal-Western Reconveyance Corporation of Washington, will on January 28, 2011, at the hour of 10:00am,  
AT THE COUNTY COURTHOUSE, 240 NW VANCOUVER AVENUE  
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(ies) of SKAMANIA, State of Washington to-wit:

A TRACT OF LAND LOCATED IN THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT B.

Commonly known as: 1622 BELL CENTER ROAD  
WASHOUGAL WA 98671

which is subject to that certain Deed of Trust dated October 11, 2001, recorded October 16, 2001, under Auditor's File No. 142615, Book 215, Page 789-793, records of SKAMANIA County, Washington, from ANNA L. HENDERSON AND ROBERT T. HENDERSON, WIFE AND HUSBAND as Grantor, to CLARK COUNTY TITLE as Trustee, to secure an obligation in favor of CITIFINANCIAL, INC. as Beneficiary, the beneficial interest in which was assigned to CITIFINANCIAL, INC.

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

Failure to pay when due the following amounts which are now in arrears: \$25,118.84; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

### IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$191,475.64, together with interest as provided in the note or other instrument secured from June 20, 2009, 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 January 28, 2011. The default(s) referred to in paragraph III, must be cured by January 17, 2011 (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 January 17, 2011 (11 days before the sale date), 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 January 17, 2011 (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 addresses:

See Exhibit "A" attached

by both first class and certified mail on September 16, 2010 proof of which is in the possession of the Trustee; and on September 17, 2010 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such posting.

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### VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, 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 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.

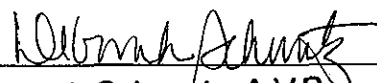
## NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the 60<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 60<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants say 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

DATE: October 18, 2010

Cal-Western Reconveyance Corporation  
of Washington  
Park Tower I Office Building  
201 NE Park Plaza Dr.  
Suite 217  
Vancouver, WA, 98684  
(800) 546-1531

Signature/By

  
Deborah Schwartz, A.V.P.

## NOTICE OF TRUSTEE'S SALE

Loan No: XXXXXXXXXXXXX0211

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STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On OCT 19 2010 before me, Jeffrey Starling,  
a Notary Public in and for said State, personally appeared Deborah Schwartz,  
who 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. I certify under PENALTY OF  
PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  
WITNESS my hand and official seal (Seal)

Signature



**NOTICE OF TRUSTEE'S SALE EXHIBIT "A"**

Loan No: XXXXXXXXXXXX0211

T.S. No: 1281956-12

Name & Address:

ROBERT T HENDERSON  
1622 BELL CENTER ROAD  
WASHOUGAL WA 98671

ANNA HENDERSON  
1622 BELL CENTER ROAD  
WASHOUGAL WA 98671

ANNA L HENDERSON  
1622 BELLE CENTER ROAD  
WASHOUGAL WA 98671

ANNA L HENDERSON  
1622 BELL CENTER ROAD  
WASHOUGAL WA 98671

ROBERT T HENDERSON  
1622 BELLE CENTER ROAD  
WASHOUGAL WA 98671

TS# 1281956

## EXHIBIT A

## PARCEL I

A tract of land located in the Southwest Quarter of the Northeast Quarter of Section 8, Township 1 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at the Northwest corner of the Southwest Quarter of the Northeast Quarter of the said Section 8: Thence East along the North line of said subdivision 575 feet; Thence South 230 feet; Thence West parallel to the North line of said subdivision 575 feet to intersection with the Quarter Section line; Thence North 230 feet to the Point of Beginning.

EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY DEED RECORDED UNDER BOOK 60, PAGE 350.

ALSO EXCEPT A PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 8, TOWNSHIP 1 NORTH, RANGE 5 EAST, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

Beginning at a  $\frac{1}{8}$ " iron rod making the Quarter corner between Sections 5 and 8 as noted in a "Land Corner Record" filed in Book 161 of deeds, page 708, Skamania County Auditors Records; thence South  $01^{\circ} 31' 00''$  West along the West line of the Northeast Quarter of Section 8, for a distance of 1298.00 feet to the Northwest corner of the Southwest Quarter of the Northeast Quarter of Section 8, said point being the Northwest corner of the Thompson Tract, as described in Deed book 63, page 614, Skamania County Auditors Records; Thence North  $89^{\circ} 50' 42''$  East, along the North line of the Thompson Tract and along the North line of the Southwest Quarter of the Northeast Quarter, for a distance of 575.00 feet to the Northeast corner of the Thompson Tract; Thence South  $01^{\circ} 31' 00''$  West, 230.00 feet to the Southeast corner of the Thompson Tract and the True Point of Beginning; Thence South  $89^{\circ} 50' 42''$  West along the South line of the Thompson Tract, 320.00 feet to a  $\frac{1}{8}$ " iron rod as set in a 1998 Hagedorn Incorporated Survey; Thence North  $77^{\circ} 35' 13''$  East, 329.56 feet to a  $\frac{1}{8}$ " iron rod (1998 Hagedorn, Inc. Survey) on the East line of the Thompson Tract; Thence South  $01^{\circ} 31' 00''$  West, 70.00 feet to the True Point of Beginning.

## PARCEL II

A portion of the Southwest Quarter of the Northeast Quarter of Section 8, Township 1 North, Range 5 East, in the County of Skamania, State of Washington, described as follows:

Beginning at a  $\frac{1}{8}$ " iron rod marking the Quarter corner between Sections 5 and 8 as noted in a land corner record filed in book 161, of deeds, page 708, Skamania County Auditors Records; Thence South  $01^{\circ} 31' 00''$  West, along the West line of the Northeast Quarter of Section 8, for a distance of 1298.00 feet to the Northwest Corner of the Southwest Quarter of the Northeast Quarter of Section 8, said point being the Northwest corner of the Thompson Tract as described in Deed book 63, page 614, Skamania County Auditors Records; Thence North  $89^{\circ} 50' 42''$  East, along the North line of the Thompson Tract and along the North line of the Southwest Quarter of the Northeast Quarter, for a distance of 575.00 feet to the Northeast corner of the Thompson Tract; Thence South  $01^{\circ} 31' 00''$  West, 230.00 feet to the Southeast corner of the Thompson tract; Thence South  $89^{\circ} 50' 42''$  West, along the South line of the Thompson Tract, 320.00 feet to a  $\frac{1}{8}$ " iron rod as set in a 1998 Hagedorn, Incorporated Survey and the True Point of Beginning of the tract to be described; Thence South  $66^{\circ} 10' 00''$  West, 144.53 feet to a  $\frac{1}{8}$ " iron rod (1998 Hagedorn, Inc. Survey); thence South  $21^{\circ} 00' 00''$  East, 120.00 feet to a  $\frac{1}{8}$ " iron rod (1998 Hagedorn, Inc. Survey); Thence South  $47^{\circ} 00' 00''$  West, 15.00 feet to a  $\frac{1}{8}$ " iron rod on the Northeasterly right of way line of the Belle Center County Road as conveyed to Skamania County as described in book 60 of Deeds, page 350; Thence following said Northeasterly right of way line, along the arc of a 925 foot radius curve to the right, (the radial bearing of which is North  $51^{\circ} 40' 07''$  East), through a central angle of  $06^{\circ} 02' 32''$ , for an arc distance of 97.55 feet to a point opposite Engineer's Station 83+50 and 30 feet right thereof; Thence North  $57^{\circ} 42' 39''$  East, 5.00 feet to a point 35 feet right of Engineer's Station 83+50; Thence along the arc of a 920 foot radius curve to the right through a central angle of  $05^{\circ} 59' 58''$ , for an arc distance of 96.34 feet to a point opposite Engineer's Station 84+50 and 35 feet right thereof; Thence South  $63^{\circ} 42' 37''$  West, 5.00 feet to a point 30 feet right of Engineer's Station 84+50; thence along the arc of a 925 foot radius curve to the right through a central angle of  $01^{\circ} 06' 22''$ , for an arc distance of 17.86 feet to a point opposite Engineer's Station PT 84+80.71 and 30 feet right thereof; Thence North  $26^{\circ} 17' 23''$  West, 8.93 feet to the South line of the Thompson Tract; Thence leaving said Northeasterly right of way line, North  $89^{\circ} 50' 42''$  East, 211.65 feet to the True Point of Beginning.