

**AFTER RECORDING RETURN TO:**

Hershner Hunter, LLP  
Attn: Lisa Summers  
PO Box 1475  
Eugene, OR 97440

131632

**Document Title:**

NOTICE OF TRUSTEE'S SALE

**Trustee:**

NANCY K. CARY, Successor Trustee

**Grantee:**

WASHINGTON FEDERAL SAVINGS

**Abbreviated Legal:**

#104 Section 28, Township 2N, Range 5EWM

Complete Legal description is on page 4

Assessor's Account No.: 02052810010400

AFTER RECORDING RETURN TO:  
Hershner, Hunter, LLP  
Attn: Lisa M. Summers  
P.O. Box 1475  
Eugene, OR 97440

NOTICE OF TRUSTEE'S SALE

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, NANCY K. CARY, will on February 11, 2011, at the hour of 11:00 a.m. at the front of the Skamania County Courthouse, 240 NW Vancouver, Stevenson WA 98648, 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:

#104 Section 28, Township 2N, Range 5EWM (As Described on the Attached Exhibit A)

Tax Account No.: 02 05 28 1 0 0104 00

which is subject to that certain Deed of Trust described as follows:

Dated:	February 11, 2009
Recorded:	February 18, 2009
Recording No.:	2009172068
Records of:	Skamania County, Washington
Grantor:	CHRISTOPHER R. CLARK AND KATHY L. PETERSON-CLARK
Successor Trustee:	NANCY K. CARY
Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) solely as nominee for UMPQUA BANK

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: A partial monthly payment in the amount of \$1,279.00 due April 1, 2010; plus monthly payments in the amount of \$2,679.00 each, due the first of each month, for the months of May 2010 through October 2010; plus late charges in the amount of \$110.34 each, assessed the fifteenth of each month, for the months of April 2010 through October 2010; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$410,707.80, together with interest as provided in the note or other instrument secured from March 1, 2010, 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 February 11, 2011. The Defaults referred to in paragraph III must be cured by January 31, 2011, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before January 31, 2011, the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after January 31, 2011, 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:

Christopher Clark  
192 Sievers Road  
Washougal WA 98671

Kathy Peterson-Clark  
192 Sievers Road  
Washougal WA 98671

by both first class and certified mail on September 22, 2010, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on September 24, 2010, 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 posting.

VII. 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.

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 20th day following the sale, as against the grantor under the deed of trust (the owner) and any one having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th 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.

DATED: October 27, 2010.

ADDRESS FOR SERVICE OF PROCESS:  
NANCY K. CARY, Trustee  
Law Offices  
1223 Commercial Street  
Bellingham WA 98225  
Telephone: (360) 715-1218

NANCY K. CARY, Successor Trustee  
Hershner Hunter, LLP  
PO Box 1475  
Eugene OR 97440  
Telephone: (541) 686-8511

STATE OF OREGON                    )  
  ) ss.  
COUNTY OF LANE                 )

On October 27, 2010, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



*Lisa M. Summers*  
Notary Public for Oregon  
Residing at Eugene, Oregon  
My Commission Expires: 10/23/2011

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE  
This communication is from a debt collector.

30057.30415

**EXHIBIT "A"**

**BEGINNING** at a point which is the intersection of the South line of the Bonneville Power Administration electric power line right of way and the East line of the Northwest quarter of Section 28, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington; thence North  $89^{\circ}34'50''$  East 347.00 feet; thence South  $00^{\circ}26'45''$  East 717.25 feet; thence South  $89^{\circ}43'23''$  West 604.00 feet; thence along a curve to the left with a radius of 50 feet through a central angle of  $120^{\circ}00'00''$  a distance of 104.72 feet; thence North  $00^{\circ}25'45''$  West 461.19 feet; thence North  $50^{\circ}56'$  East 287.38 feet to the South line of said power line right of way; thence North  $89^{\circ}34'50''$  East 75.77 feet to the Point of Beginning.

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