

WHEN RECORDED RETURN TO:

MICHAEL K. STAUB
Stocker, Smith, Luciani & Staub, PLLC
312 W. Sprague Avenue
Spokane, WA 99201

Sec 32089

NOTICE OF TRUSTEE'S SALE

GRANTORS: John Keenan-Mudrick and Anna Keenan-Mudrick
BENEFICIARY: Genesis Finance Corporation
SUCCESSOR TRUSTEE: Michael K. Staub
D.O.T. RECORDING #: 2009171778
RECORDED: January 5, 2009

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The address of which is more generally known as 391 Wantland Road, Washougal, Skamania County, Washington.

TAX ACCOUNT NUMBER: 02-05-34-0-0-0700-00

NOTICE OF TRUSTEE'S SALE
PURSUANT TO
THE REVISED CODE OF WASHINGTON CHAPTER 61.24, *ET. SEQ.*

TO: John Keenan-Mudrick
1610 12th Street
Cottage Grove, OR 97424

Anna Keenan-Mudrick
1610 12th Street
Cottage Grove, OR
97424

John Keenan-Mudrick
682 Wantland Road
Washougal, WA 98671

Anna Keenan-Mudrick
682 Wantland Road
Washougal, WA 98671

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on the **15th day of April, 2011**, at the hour of **10:00 o'clock, a.m.**, at the Main Entry of the Skamania County Superior Courthouse, 240 Vancouver Avenue, Stevenson, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property which is situated in the County of Skamania, State of Washington, to-wit:

TAX ACCOUNT NUMBER: 02-05-34-0-0-0700-00

The South Half of the Northeast Quarter of the Southwest Quarter of Section 34, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington.

Situate in the City of Washougal, County of Skamania, State of Washington.

The address of which is more particularly known as 391 Wantland Road, Washougal, Skamania County, Washington.

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 Grantors' default on the obligation secured by the Deed of Trust.

III

The defaults for which this foreclosure is made are as follows:

a. Failure to make monthly interest payments during the term of the loan and failure to repay the loan upon maturity. The initial default triggering foreclosure was for failing to pay the March 2010 interest payment.

b. Since the initial default, interest has continued to accrue and the loan matured on November 5, 2010 and is now due and payable in full. The amount currently in default is calculated as follows:

Principal Balance	\$	80,000.00
Interest Due	\$	9,000.00
Late Charges	\$	1,200.00
TOTAL	\$	90,200.00

c. Default other than failure to make monthly payments:

Nonpayment of Taxes/Assessments Deliver to Beneficiary written proof that delinquent 2009 and 2010 real estate taxes are paid current.

IV

The sum presently owing on the obligation secured by the Deed of Trust is: \$90,200.00, together with interest as provided in the Note or other instrument secured from the 5th day of December, 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 the sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on the **15th day of April, 2011**. The defaults referred to in paragraph III must be cured by the **4th day of April, 2011** (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 the **4th day of April, 2011** (11 days before the sale) 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 the **4th day of April, 2011**, (11 days before the sale) and before the sale, by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrances 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 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:

John Keenan-Mudrick
1610 12th Street
Cottage Grove, OR 97424

Anna Keenan-Mudrick
1610 12th Street
Cottage Grove, OR 97424

by both first class and certified mail on the 30th day of November, 2010, and posted on the property on the 3rd day of December, 2010, proof of which is in the possession of the Trustee.

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 properties.

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 properties on the 20th 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 and tenants. After the 20th day following the sale, the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chap. 59.12 RCW.

DATED: January 3, 2011

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Michael K. Staub, Trustee
Stocker, Smith, Luciani & Staub, PLLC
312 W. Sprague Avenue
Spokane, WA 99201
(509) 327-2500

STATE OF WASHINGTON)
) ss.
COUNTY OF SPOKANE)

On this day personally appeared before me Michael K. Staub, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 3 day of January, 2011.




Notary Public in and for the State of
Washington, residing at Spokane
My Commission Expires: 12/14/2014