

[RECORDING REQUESTED BY:]

Trustee Corps

[WHEN RECORDED MAIL TO:]

FLAGSTAR BANK, F.S.B.
5151 Corporate Drive
Troy, MI 48098

REAL ESTATE EXCISE TAX

28938

JAN 27 2011

PAID *[Signature]*
[Signature]
SKAMANIA COUNTY TREASURER

Scr 31649

[space above this line for recorder's use only]

Trustee Sale No. WA07000008-10-1 Loan No. 501349743 Title Order No. 4370326

TRUSTEE'S DEED UPON SALE

THE GRANTOR, **MTC FINANCIAL, INC. dba TRUSTEE CORPS**, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment recited below, hereby grants and conveys, without warranty to: **FLAGSTAR BANK, F.S.B.**, GRANTEE, that real property, situated in the County of Skamania, State of Washington, described as follows:

A TRACT OF LAND IN THE WEST HALF OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBES AS FOLLOWS: LOT 3 OF THE MALFAIT SHORT PLAT NO. 3, RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 220, SKAMANIA COUNTY RECORDS.

APN #: 02053220050400

Skamania County Assessor
Date 1-27-11 Parcel# 2-5-32-2-0-504
Im

RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain **Deed of Trust dated February 20, 2007, executed by SUSAN LADDUSAW AND GARY LADDUSAW, WIFE AND HUSBAND, OCCUPANT, as trustor in favor of 1ST HAND MORTGAGE INC., A WASHINGTON CORPORATION, as original Beneficiary recorded on February 26, 2007, as Instrument No. 2007165108 of Official Records in the office of the County recorder of Skamania County, Washington.**

2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one promissory note in the sum of **\$216,568.00** with interest thereon, according to the terms thereof, in favor of **1ST HAND MORTGAGE INC., A WASHINGTON CORPORATION** and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.

3. The described Deed of Trust provides that the real property conveyed therein is not used

principally for agricultural or farming purposes.

4. Default having occurred in the obligations secured and/or covenants of the Grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Grantor, or his successor in interest, a copy of said Notice was posted or served in accordance with law.

5. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS FOR FLAGSTAR BANK, F.S.B., being that the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee or his authorized agent to sell the described property in accordance with law and the terms of said Deed of Trust.

6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, posted on 02/25/2010 on said property.

7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale at the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA.

, a public place, on 10/08/2010 at 10:00 AM, and in accordance with law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and seventh day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included in this Notice, which was transmitted to or served upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form.

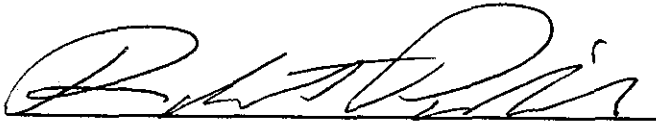
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured eleven days prior to the date of Trustee's Sale and said obligations secured by said Deed of Trust remaining unpaid, on 10/08/2010, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest therefore, the property hereinabove described, for the sum of \$246,220.31, by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs and expenses as provided by statute.

Dated: **January 17, 2011**

MTC FINANCIAL, INC. dba TRUSTEE CORPS



By: **Robert Padilla,**
Trustee Sale Officer

STATE OF: CALIFORNIA

COUNTY OF ORANGE

On 1-18-11 before me, **Claudio Martinez**,
personally appeared **Robert Padilla** 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)

