AFN #2011177644 Recorded 02/07/11 at 11:51 AM DocType: NTS Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 5 Auditor Timothy 0. Todd Skamania County, WA

After Recording, Return to: Vonnie McElligott Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997

File No.:

7023,91818

Grantors:

Northwest Trustee Services, Inc.

Wells Fargo Bank, NA

Grantee:

Susan A. Stauffer, as her separate estate and Cynthia J. Howell, as her separate

estate, as joint tenants with right of survivorship

Ref to DOT Auditor File No.: 2008169431 **Tax Parcel ID No.:** 02 05 33 3 2 0300 00

Abbreviated Legal: 18 to 21, Preacher's Row Lots

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

13362)
On May 13, 2011, at 10:00 a.m. inside the main lobby of the Skamania County Courthouse, 240
Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skamania, State of Washington:

Lot 18, 19, 20 and 21 of Preacher's Row Lots, according to the Official Plat thereof on file and of Record at Page 103 of Book A of Plats, Records of Skamania County, State of Washington. Except the following described property: Beginning at the Northwest corner of Lot 18, Preacher's Row Lots, according to the Official Plat thereof, on file and of Record at Page 103 of Book A of Plats, Records of Skamania County, Washington; thence South along the West line of said Lot 18, a distance of 12 feet, more or less, to the existing fence line, thence in an Easterly direction along said fence line to the intersection of the same with the Easterly extension of the North line of said Lot 18; thence West along the North line of said Lot 18 and the Easterly extension of the same to the Point of Beginning.

Commonly known as: 11542 Washougal River Road

Washougal, WA 98671

which is subject to that certain Deed of Trust dated 03/20/08, recorded on 04/01/08, under Auditor's File No. 2008169431, records of Skamania County, Washington, from Susan A. Stauffer, a single person and Cynthia J. Howell, a single person, joint tenants with right of survivorship., as Grantor, to

AFN #2011177644 Page: 2 of 5

Northwest Trustee Services, LLC, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Bank, N.A., as Beneficiary.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Α	mount due to reinstate by 2/6/2011
Monthly Payments Late Charges Lender's Fees & Costs		\$12,410.45 \$496.40 \$40.00
Total Arrearage	\$12,946.85	\$40.00
Trustee's Expenses (Itemization)	100	
Trustee's Fee	7 .	\$725.00
Title Report		\$600.00
Statutory Mailings		\$76.48
Recording Costs	_	\$14.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	<u>\$1,485.48</u>	<i>J</i> ~
Total Amount Due:		\$14,432.33

Other known defaults as follows:

IV

The sum owing on the Obligation is: Principal Balance of \$401,981.62, together with interest as provided in the note or other instrument evidencing the Obligation from 09/01/10, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on May 13, 2011. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must

AFN #2011177644 Page: 3 of 5

be cured by 05/02/11 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 05/02/11 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 05/02/11 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Susan A. Stauffer 11542 Washougal River Road Washougal, WA 98671

Cynthia J. Howell 11542 Washougal River Road Washougal, WA 98671

Susan A. Stauffer PO Box 247 Vancouver, WA 98666

Cynthia J. Howell PO Box 247 Vancouver, WA 98666

Susan A. Stauffer PO Box 719 Washougal, WA 98671

Cynthia J. Howell PO Box 719 Washougal, WA 98671 Unknown Spouse and/or Domestic Partner of Susan A. Stauffer 11542 Washougal River Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Cynthia J. Howell 11542 Washougal River Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Susan A. Stauffer PO Box 247
Vancouver, WA 98666

Unknown Spouse and/or Domestic Partner of Cynthia J. Howell PO Box 247
Vancouver, WA 98666

Unknown Spouse and/or Domestic Partner of Susan A. Stauffer PO Box 719 Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Cynthia J. Howell PO Box 719
Washougal, WA 98671

AFN #2011177644 Page: 4 of 5

Susan A. Stauffer MP 1.70R Washougal River Road Washougal, WA 98671

Cynthia J. Howell MP 1.70R Washougal River Road Washougal, WA 98671 Unknown Spouse and/or Domestic Partner of Susan A. Stauffer MP 1.70R Washougal River Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Cynthia J. Howell
MP 1.70R Washougal River Road
Washougal, WA 98671

by both first class and either certified mail, return receipt requested on 01/06/11, proof of which is in the possession of the Trustee; and on 01/06/11 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 below, will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's 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 right, title and interest in the 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 anyone 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and <a href="www.northwes

AFN #2011177644 Page: 5 of 5

EFFECTIVE: 2/6/2011

Northwest Trustee Services, Inc., Trustee

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Vonnie McElligott

(425) 586-1900

STATE OF WASHINGTON

) ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that \(\frac{1}{2} \) \(\frac{1}{2} \) \(\frac{1}{2} \) is the person who appeared before me, and said person acknowledged that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

HEATHER E. CASEY STATE OF WASHINGTON

NOTARY PUBLIC

MY COMMISSION EXPIRES

04-22-14

NOTARY PUBLIC in and for the State o

Washington, residing at

My commission expires

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7023.91818

Client: Wells Fargo Home Mortgage

Borrower: Stauffer, Susan A. and Howell, Cynthia J.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.