

After recording, return to:
BAC Home Loans Servicing, LP
400 National way
SIMI VALLEY, CA 93065

File No. 2010-54817

Notice of Trustee's Sale

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

130325
NOTICE IS HEREBY GIVEN that the undersigned Trustee, RECONTRUST COMPANY, N.A. on May 13, 2011 at 10:00 AM At the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA 98648, State of Washington, (subject to any conditions imposed by the trustee to protect the lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the county(ies) of Skamania, State of Washington:

Tax Parcel ID no.: 03073610210000

SEC 36 T 3 N R 7 E. SEE LEGAL DESCRIPTION FOR A FULL DISCLOSURE.

Commonly Known as: 502 FRANK JOHNS RD , STEVENSON, WA 986486417

which is subject to that certain Deed of Trust dated 05/21/2008, recorded on 05/29/2008, under Auditor's File No. 2008170042 and Deed of Trust re-recorded on ____, under Auditor's File No. ____, records of Skamania County, Washington from JOHN W CUMMINS, AND ELIZABETH S CUMMINGS, HUSBAND AND WIFE, as grantor, to LS TITLE OF WASHINGTON, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as beneficiary, the beneficial interest in which was assigned by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, under an Assignment/Successive Assignments recorded under Auditor's File No. 201075542.

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 secured by the Deed of Trust.

III.

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

A. Monthly Payments	\$19,468.12
B. Late Charges	\$667.60
C. Beneficiary Advances	\$0.00
D. Suspense Balance	(\$0.00)
E. Other Fees	\$3,385.21
Total Arrears	<u>\$23,520.93</u>
F. Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$540.00
Title Report	\$941.34
Statutory Mailings	\$189.76
Recording Fees	\$132.00
Publication	\$612.50
Posting	\$400.00
Total Costs	<u>\$2,815.60</u>
Total Amount Due:	<u>\$26,336.53</u>

Other potential defaults do not involve payment of the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults, which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

Nonpayment of Taxes/Assessments

ACTION NECESSARY TO CURE

Deliver to Trustee written proof that all taxes and assessments against the property are paid current.

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist.

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust.

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust.

Unauthorized sale of property (Due on Sale) Revert title to permitted vestee.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$211,473.53, together with interest as provided in the note or other instrument secured from 01/01/2010 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, express or implied regarding title, possession, or encumbrances on 05/13/2011. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 05/02/2011 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 05/02/2011 (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 05/02/2011 (11 days before the sale date), and before the sale by the Borrower, Grantor, and 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 address(es) enclosed: (See Attachment to section vi).

by both first class and either certified mail, return receipt requested, or registered mail on , proof of which is in the possession of the Trustee; and on 05/13/2010 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 such service or posting.

VII.

The Trustee whose name and address is 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 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 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 and/or any applicable Federal Law.

gm
DATED: June 13, 2010

FEB 07 2011

RECONTRUST COMPANY, N.A.

By: gm

STEPHANIE MUNGUIA

FEB 07 2011

Its: Assistant Secretary gm

AUTHORIZED SIGNER

State of: California

County of: Ventura

On FEB 07 2011 before me NINOUSH SAMIMI notary public,
personally appeared STEPHANIE MUNGUIA, personally known to
me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s)
is/are subscribed to within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity(ies), and that he/she/they executed the same in his/her/thier
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.

WITNESS my hand and official Seal.

NINOUSH SAMIMI



RECONTRUST COMPANY, N.A.

P.O. Box 10284

Van Nuys, CA 91410-0284

Phone: (800) 281-8219

Agent for service of process:

CT Corporation System

1801 West Bay Drive NW, Ste 206

Olympia, WA 98502

Phone: (360) 357-6794

Client: BAC Home Loans Servicing, LP

File No. 2010-54817

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE DEBT SET FORTH ON THIS NOTICE WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE THE DEBT BY PROVIDING THIS OFFICE WITH A WRITTEN NOTICE OF YOUR DISPUTE WITHIN 30 DAYS OF YOUR RECEIPT OF THIS NOTICE, SETTING FORTH THE BASIS OF YOUR DISPUTE. IF YOU DISPUTE THE DEBT IN WRITING WITHIN 30 DAYS, WE WILL OBTAIN AND MAIL VERIFICATION OF THE DEBT TO YOU. IF THE CREDITOR IDENTIFIED IN THIS NOTICE IS DIFFERENT THAN YOUR ORIGINAL CREDITOR, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF YOU REQUEST THIS INFORMATION IN WRITING WITHIN 30 DAYS.

Attachment to section VI:

JOHN W CUMMINS

PO Box 1152

Stevenson, WA 98648

ELIZABETH S CUMMINS

PO Box 1152

Stevenson, WA 98648

JOHN W CUMMINS

502 FRANK JOHNS RD

STEVENSON, WA 98648-6417

ELIZABETH S CUMMINS

502 FRANK JOHNS RD

STEVENSON, WA 98648-6417

Exhibit A

A tract of land in Government Lot 1 of Section 36, Township 3 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a point 25.65 rods West of the Southeast corner of Government Lot 1 of the said Section 36; thence along the South line of the said Government Lot 1 West 25.65 rods to intersection with the East line of the Lillegard tract, said point being the initial point of the tract hereby described; thence North along the East line of said Lillegard tract, 150 feet; thence East 200 feet; thence South 150 feet to intersection with the South line of said Government Lot 1; thence West along said South line 200 feet to the initial point.

EXCEPT that portion thereof lying within Frank Johns Road.