

When recorded, mail to:

REGIONAL TRUSTEE SERVICES CORPORATION
616 1st Avenue, Suite 500
Seattle, WA 98104

SR 32319
Trustee's Sale No: 01-UM-111024



NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **November 28, 2011**, at the hour of **10:00 AM**, at **AT THE MAIN ENTRANCE TO THE SUPERIOR COURTHOUSE, 240 VANCOUVER AVENUE, STEVENSON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAMANIA, State of Washington:

THAT PORTION OF #104 SECTION 28, TOWNSHIP 2N, RANGE 5EWM, COUNTY OF SKAMANIA, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

Tax Parcel No: 02-05-28-1-0- 0104-00, commonly known as 192 SIEVERS ROAD , WASHOUGAL, WA.

The Property is subject to that certain Deed of Trust dated 2/11/2009, recorded 2/18/2009 , under Auditor's/Recorder's No. 2009172068, records of SKAMANIA County, Washington, from CHRISTOPHER R. CLARK AND KATHY L. PETERSON-CLARK, HUSBAND AND WIFE, as Grantor, to CLARK COUNTY TITLE COMPANY, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as Beneficiary, the beneficial interest in which is presently held by UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS.

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

- 1 -

The default(s) for which this foreclosure is/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 4/1/2011, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of August 29, 2011
Delinquent Payments from April 01, 2011	
5 payments at \$ 2,791.00 each	\$ 13,955.00
(04-01-11 through 08-29-11)	
Late Charges:	\$ 0.00
Beneficiary Advances:	\$ 1,527.80
Suspense Credit:	\$ 0.00
	=====
TOTAL:	\$ 15,482.80

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$404,101.90, together with interest as provided in the note or other instrument secured, 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 expenses 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 November 28, 2011. The default(s) referred to in paragraph III must be cured by November 17, 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 on or before November 17, 2011, (11 days before the sale date) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated at any time after November 17, 2011, (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 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 R. CLARK, 192 SIEVERS ROAD, WASHOUGAL, WA, 98671
CHRISTOPHER R. CLARK, 5697 NORTH STREET, WASHOUGAL, WA, 98671
KATHY L. PETERSON-CLARK, 5697 NORTH STREET, WASHOUGAL, WA, 98671
KATHY L. PETERSON-CLARK, 192 SIEVERS ROAD, WASHOUGAL, WA, 98671

by both first class and certified mail on 7/21/2011, proof of which is in the possession of the Trustee; and on 7/21/2011, the Borrower and Grantor were personally served 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 service or posting.

VII

The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of 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 same 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 proceeding under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with section 2 of this act.

DATED: . 8/25/2011

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By 
KAREN JAMES, AUTHORIZED AGENT
Address: 616 1st Avenue, Suite 500
Seattle, WA 98104
Phone: (206) 340-2550
Sale Information: www.rtrustee.com

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On 8/25/2011, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN JAMES, to me known to be the AUTHORIZED AGENT of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.



Notary Public residing at Seattle
Printed Name: Tracey D. Elliott
My Commission Expires: 12/14/2011



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; 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.