

AFTER RECORDING RETURN TO:
Erich M. Paetsch, WABAR No. 34033
Saalfeld Griggs PC
P. O. Box 470
Salem, Oregon 97308-0470
Telephone: (503) 399-1070

SC 231960

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **Friday, December 9, 2011**, at the hour of **2:00 p.m.** at the Skamania County Superior Courthouse, located at 240 NW Vancouver Avenue, City of Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

Abbreviated Legal Description: Lot 4 of the Eagle Cliff S/P#2006160726 and Sec 24, T7N, R6E.

Full Legal Description: See "Exhibit A" attached.

The real property tax identification numbers are: 07-06-24-0-0-0500-00 and 07-06-24-0-0-0100-00.

Street address known as: N/A – Bare Land

A Deed of Trust was recorded on May 31, 2006, as Auditor's No. 2006161754 in the county auditor's office for Skamania County, Washington. The Bank intends to foreclose upon that portion of the real property described above, which is a portion but not all of the real property fully described in the Deed of Trust. The Deed of Trust was granted by David A. Creagan and Brenda L. Creagan, Husband and wife as to Parcels I, II, III, IV and V, and Dave Creagan as to Parcel VI, as Grantors, to Totten, Inc., as Trustee, to secure an obligation in favor of West Coast Bank.

II.

The undersigned Trustee disclaims any liability for any incorrectness of the above-described street address or other common designation. **To the best of the undersigned Trustee's knowledge the subject properties are not owner-occupied residential real property.**

III.

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.

IV.

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

Failure to pay when due at maturity, the full principal balance of \$429,795.18 on November 5, 2009.

V.

The total sums owing on the obligation secured by the Deed of Trust are: Principal **\$429,795.18**, together with accumulating interest of \$34,807.44 as of August 10, 2011 provided in the note or other instrument secured as of May 26, 2006, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

VI.

The above-described real property will be sold to satisfy the expense 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 **Friday, December 9 2011 at 2:00 p.m.** The default(s) referred to in paragraph IV must be cured by **Monday, November 28, 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 **Monday, November 28, 2011**, (11 days before the sale date), the default(s) as set forth in paragraph IV is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after **Monday, November 28, 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.

VII.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

David A. Creagan
1805 Howard Way, Suite A
Woodland, WA 98674-9713

Brenda L. Creagan
1805 Howard Way, Suite A
Woodland, WA 98674-9713

Occupant(s)
Tax Parcel ID No. 07-06-24-0-0-0500-00

Occupant(s)
Tax Parcel ID No. 07-06-24-0-0-0100-00

David A. Creagan
c/o Albert F. Schlotfeldt
Duggan Schlotfeldt & Welch
900 Washington, Suite 1020
PO Box 570
Vancouver, WA 98666

Brenda L. Creagan
c/o Albert F. Schlotfeldt
Duggan Schlotfeldt & Welch
900 Washington, Suite 1020
PO Box 570
Vancouver, WA 98666

by both first class and certified mail on April 12, 2011, proof of which is in the possession of the Trustee; and said written notice of default or the written notice of default was posted in a conspicuous place on the real properties described in paragraph I above on June 18, 2011, and the Trustee has possession of proof of such service or posting.

VIII.

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.

IX.

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 property.


X.

Anyone having an 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.

XI.

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.**




Erich M. Paetsch
Successor Trustee
PO Box 470
Salem, OR 97308-0470
Tel: (503) 399-1070
Email: epaetsch@sglaw.com
OR
c/o CT Corporation
520 Pike Street, Suite 2610
Seattle, WA 98101
(206) 622-4511

STATE OF OREGON)
)ss.
County of Marion)

On this 2nd day of September, 2011, personally appeared Erich M. Paetsch, Successor Trustee, and acknowledged the foregoing instrument to be his voluntary act and deed.



Before me:


Notary Public for Oregon
My Commission Expires: Sep. 16, 2011

STATE OF OREGON)
)ss.
County of Marion)

I, Erich M. Paetsch, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original Notice of Trustee's Sale.

Attorney for Trustee

EXHIBIT "A"

PARCEL V

A tract of land in the Southwest Quarter of Section 24, Township 7 North, Range 6 East of the Willamette Meridian in the County of Skamania, State of Washington, described as follows:

Lot 4 of the Eagle Cliff Short Plat, recorded in Auditor File No. 2006160726, Skamania County Records.

PARCEL VI

A tract of land in Section 24, Township 7 North, Range 6 East, of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

A tract of land located in a portion of the "Fortin Short Plat", according to the Plat thereof, recorded in Auditor's File Number 2006161036, records of Skamania County, Washington, located in a portion of the Southwest Quarter of Section 24, Township 7 North, Range 6 East, Willamette Meridian, Skamania County, Washington, more particularly described as follows:

Beginning at the Northwest corner of said "Fortin Short Plat"; Thence South $01^{\circ}06'01''$ West, along the west line of said Fortin Short Plat, a distance of 330.05 feet; Thence continuing along said west line, South $01^{\circ}13'05''$, West, for a distance of 223.90 feet to the Northwest corner of Lot 4 of said Fortin Short Plat; Thence North $52^{\circ}00'00''$ East, along the North line of said Lot 4, for a distance of 151.96 feet to the most westerly corner of Lot 3 of said Fortin Short Plat, said point being the True Point of Beginning; Thence North $52^{\circ}00'00''$ East, along the North line of said Lot 3, for a distance of 240.38 feet to the most northerly corner of said Lot 3; Thence leaving said North line, along the arc of a 143.89 foot radius non-tangent curve to the right, for an arc distance of 125.63 feet, the radius of which bears North $42^{\circ}58'31''$ East through a central angle of $50^{\circ}01'33''$, the long chord of which bears North $22^{\circ}00'47''$ West, for a chord distance of 121.68 feet; Thence North $03^{\circ}00'00''$ East for a distance of 90.00 feet; Thence along the arc of a 404.89 foot radius tangent curve to the left, for an arc distance of 106.00 feet, the radius of which bears North $87^{\circ}00'00''$ West, through a central angle of $15^{\circ}00'00''$, the long chord of which bears North $04^{\circ}30'00''$ West, for a chord distance of 105.70 feet to a point on the North line of said Fortin Short Plat; Thence South $89^{\circ}01'28''$ East, along said North line, for a distance of 462.08 feet to the Northeast corner of said Fortin Short Plat; Thence South $01^{\circ}18'16''$ West, along the East line of said Fortin Short Plat, for a distance of 1,450.59 feet, to the Southeast corner of said Fortin Short Plat; Thence along the South line of said Fortin Short Plat the following courses:

North $73^{\circ}10'00''$ West, for a distance of 74.77 feet; Thence North $85^{\circ}40'00''$ West, for a distance of 75.00 feet; Thence North $75^{\circ}10'00''$ West, for a distance of 123.00 feet; Thence North $75^{\circ}50'00''$ West, for a distance of 95.00 feet; Thence North $86^{\circ}00'00''$ West, for a distance of 82.00 feet; Thence North $47^{\circ}40'00''$ West, for a distance of 89.00 feet; Thence North $47^{\circ}00'00''$ West, for a distance of 94.00 feet; Thence North $43^{\circ}50'00''$ West, for a distance of 93.00 feet; Thence North $48^{\circ}30'00''$ West, for a distance of 84.20 feet to the Southwest corner of said Fortin Short Plat; Thence North $01^{\circ}13'05''$ East, along the West line of said Fortin Short Plat, for a distance of 145.00 feet; Thence North $31^{\circ}36'32''$ East, for a distance of 451.43 feet to a point on the Westerly line of said Lot 3; Thence North $38^{\circ}00'00''$ West, along said West line, for a distance of 175.00 feet to the True Point of Beginning.