AFN #2012179833 Recorded 01/11/2012 at 11:46 AM DocType: NTS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 4 Auditor Timothy O. Todd Skamania County, WA

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

SCR 3063/

File No.:

7886.20768

**Grantors:** 

Northwest Trustee Services, Inc.

PNC Bank, National Association, successor by merger to National City Bank,

successor by merger to National City Bank of Indiana

Grantee: And Ref to DOT Audito

Andrey Dumitrash, a married man as his separate estate

Ref to DOT Auditor File No.: 2006161909 Tax Parcel ID No.: 02-05-30-0-0-1301-00 Abbreviated Legal: NE 1/4 SEC 30 T2N R5E

## **Notice of Trustee's Sale**

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

I

On April 13, 2012, 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:

The Southeast quarter of the Southwest quarter of the Northeast quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington. Together with an easement for ingress, egress and utilities over, under and across a 60.00 foot strip. Except the South 1.00 feet of the above described 60.00 foot easement know as Parcel 3. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County, Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Southwest Quarter of the Northeast Quarter and the Northwest Quarter of the Southeast Quarter. Such easement shall commence at the Northerly line of this parcel and shall extend to the Southerly line of this described parcel. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County, Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Northwest Quarter of the Northeast Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian. This easement shall extend North to the County Road.

Commonly known as:

381 Panda Road

Washougal, WA 98671

which is subject to that certain Deed of Trust dated 05/26/06, recorded on 06/09/06, under Auditor's File No. 2006161909, records of Skamania County, Washington, from Andrey Dumitrash a married man as his separate

AFN #2012179833 Page: 2 of 4

estate, as Grantor, to Skamania County Title, as Trustee, to secure an obligation "Obligation" in favor of National City Bank of Indiana, 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 failing to complete construction on the property by05/21/07 as required by your construction/Permanent Loan Agreement:

Amount due to pay off by 01/04/2012

Principal Balance		\$640,171.31
Late Charges	-	\$15,671.00
Interest	Y	\$242,203.98
Interest and Late Charges		(\$53,877.12)
Adjustment		
Total Arrearage	\$844,169.17	
Trustee's Expenses	.6. #	Th
(Itemization)		7
Trustee's Fee		\$506.25
Title Report		\$0.00
Statutory Mailings		\$43.92
Recording Costs	20 10 10	\$0.00
Postings		\$70.00
Sale Costs	_ 7 7	\$160.50
Total Costs	<u>\$780.67</u>	4
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Total Amount Due:	3 '	\$844,949.84
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Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$640,171.31, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/07, 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 April 13, 2012. The default(s) referred to in paragraph III, together with any late charges, advances costs and fees thereafter due, must be paid in full by 04/12/12 (1 day 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 04/12/12 (1 day before the sale date), the default(s) as set forth in paragraph III,

AFN #2012179833 Page: 3 of 4

together with any late charges, advances, costs and fees thereafter due, is paid in full and the Trustee's fees and costs are paid. The sale may be terminated any time after 04/12/12 (1 day 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

Andrey Dumitrash 381 Panda Road Washougal, WA 98671

Andrey Dumitrash Lot 1301 Panda Road Washougal, WA 98671

Irina Dumitrash 11001 Northeast Morris Street Portland, OR 97220

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash 381 Panda Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash Lot 1301 Panda Road Washougal, WA 98671-7345 Andrey Dumitrash 11001 Northeast Morris Street Portland, OR 97220

Irina Dumitrash 381 Panda Road Washougal, WA 98671-7345

Irina Dumitrash Lot 1301 Panda Road Washougal, WA 98671

Unknown Spouse and/or Domestic Partner of Andrey Dumitrash 11001 Northeast Morris Street Portland, OR 97220

by both first class and either certified mail, return receipt requested on 11/22/11, proof of which is in the possession of the Trustee; and on 11/23/11 Grantor and Borrower were personally served with said written notice of default <u>or</u> 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.

AFN #2012179833 Page: 4 of 4

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 20<sup>th</sup> 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 20<sup>th</sup> 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.

EFFECTIVE: 01/04/2012

Northwest Prustee Services, Trustee

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Kathy Taggart

(425) 586-1900

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STATE OF WASHINGTON ) ss.
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated 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: January 4, 2012

RACHEL HANNA STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES 11-01-14

NOTARY PUBLIC in and for the State of Washington, residing at V

Washington, residing at Cockerd

My commission expires 11-14

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: 7886.20768

Client: PNC Mortgage, a division of PNC Bank, N.A

Borrower: Dumitrash, Andrey

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.