

WHEN RECORDED MAIL TO:  
Old Republic National Title Insurance Company  
2201 6th Avenue, Suite 1110  
Seattle, WA 98121  
(866) 263-5802

Trustee Sale # 11-45950 Loan # 0013849054 Title # 110575021-WA-GNO APN: #: 03081730230200

**NOTICE OF TRUSTEE'S SALE**  
**PURSUANT TO THE REVISED CODE OF WASHINGTON**  
**CHAPTER 61.24 ET. SEQ.**

136685 I.  
NOTICE IS HEREBY GIVEN that the undersigned, **Old Republic National Title Insurance Company, 2201 6<sup>th</sup> Avenue, Suite 1110, Seattle, WA 98121**, Trustee will on **4/27/2012 at 10:00 AM** at **At the main entrance to the Superior Courthouse, 240 Vancouver Avenue, Stevenson, Washington** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale, the following described real property, situated in the County of **Skamania**, State of Washington, to-wit:

**LOT 11 OF THE CARSON VALLEY II, ACCORDING TO THE RECORDED PLAT THEREOF  
RECORDED IN BOOK A OF PLATS, PAGE 155, IN THE COUNTY OF SKAMANIA, STATE OF  
WASHINGTON**

Commonly known as:  
**52 EYMAN CEMETERY ROAD  
CARSON, Washington 98610**

APN: 03081730230200

which is subject to that certain Deed of Trust dated 10/14/2010, recorded 10/19/2010, under Auditor's File No. 2010176655, in Book --, Page -- records of Skamania County, Washington, from **ROBERT WILLIAMS AND MICHELLE WILLIAMS, HUSBAND AND WIFE**, as Grantor(s), to **FIRST AMERICAN TITLE**, as Trustee, to secure an obligation in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, as Beneficiary, the beneficial interest in which was assigned to **M&T Bank**, records of Skamania County, Washington.

II.  
No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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/Mortgage.

III.

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

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
7/1/2011	1/24/2012	10	\$904.31	\$9,043.10

LATE CHARGE INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
7/1/2011	1/24/2012	10	\$361.70

ESTIMATED FORECLOSURE FEES AND COSTS

<u>DESCRIPTION</u>	<u>TOTAL</u>
Mailings	\$42.21
NOD Service Fee	\$50.00
Posting of Notice of Sale	\$50.00
Publication of Notice of Sale	\$2,000.00
Record Assignment of Deed of Trust	\$17.00
Record Notice of Sale	\$45.00
Record Substitution of Trustee	\$17.00
T.S.G. Fee	\$700.00
Trustee's Fees	\$675.00

ADJUSTMENTS

<u>DESCRIPTION</u>	<u>TOTAL</u>
OTHER FEES	\$42.00
Interest on Adjustments:	\$0.00

PROMISSORY NOTE INFORMATION

Note Dated:	10/14/2010
Note Amount:	\$150,818.00
Interest Paid To:	6/1/2011
Next Due Date:	7/1/2011

TOTAL DUE AS OF 1/24/2012                      \$13,086.98

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$149,412.05, together with interest as provided in the Note from 7/1/2011, and such other costs and fees as are provided by statute.

V.

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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 4/27/2012. The defaults referred to in Paragraph III must be cured by 4/16/2012, (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 4/16/2012 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 4/16/2012 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 address(es):

<u>NAME</u>	<u>ADDRESS</u>
ROBERT WILLIAMS	52 EYMAN CEMETERY ROAD CARSON, WA 98610
MICHELLE WILLIAMS	52 EYMAN CEMETERY ROAD CARSON, WA 98610
Occupants/Tenants	52 EYMAN CEMETERY ROAD CARSON, Washington 98610
ROBERT WILLIAMS	PO BOX 1187 CARSON, WA 98610
MICHELLE WILLIAMS	PO BOX 1187 CARSON, WA 98610

by both first class and certified mail on 12/13/2011, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 their interest in the above-described property.

IX.

Anyone having any objections to this 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: 1/24/2012

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, as Successor Trustee

  
Vikki Richards, Assistant Secretary

For additional information or service you may contact:  
Old Republic National Title Insurance Company  
2201 6<sup>th</sup> Avenue, Ste 1110  
Seattle, WA 98121  
(866) 263-5802  
Automated Sales line (714) 573-1965 or visit: [www.priorityposting.com](http://www.priorityposting.com)

State of California) ss.  
County of Orange)

On 1/24/2012, before me, **Florentino Aguilar**, a Notary Public in and for said County and State, personally appeared **Vikki Richards** 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 the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

Signature:   
Notary Public for Said County and State



Unofficial Copy