AFN #2012180032 Recorded 02/13/2012 at 09:06 AM DocType: NTS Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 4 Auditor Timothy O. Todd Skamania County, WA

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

File No.:

7777.15968

Grantors:

Northwest Trustee Services, Inc.

The Bank of New York Mellon, fka The Bank of New York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2005-8, Mortgage Pass-Through

Certificates, Series 2005-8

Grantee:

Ron N. Miller and Sherri Lee Miller, husband and wife

Ref to DOT Auditor File No.: 2005158067 **Tax Parcel ID No.:** 02052000060300

Abbreviated Legal: Portion of Lot(s) 1SP2-9

Notice of Trustee's Sale

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

I.

On May 11, 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(ics) of Skamania, State of Washington:

A Tract of Land in the Southwest Quarter of the Southeast Quarter of the Northwest Quarter of Section 20. Township 2 North, Range 5 East of Willamette Meridian, Skamania County, Washington; the North 209 Lect of the following: the West 200 feet of the Southwest Quarter of the Southeast Quarter of the Northwest Quarter of Section 20, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington. Also known as a portion of Lot 1 of the Luther D Dickinson and Sheila Dickinson Short Plats, recorded in Book "2" of Short Plats, Page 9, records of Skamania County, Washington. More accurately described as follows: A Tract of Land in the Southwest Quarter of the Southeast Quarter of the Northwest Quarter of Section 20, Township 2 North, Range 5 East of Willamette Meridian, Skamania County, Washington; the North 209 feet of the following: the West 209 feet of the Southwest Quarter of the Southeast Quarter of the Northwest Quarter of Section 20, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington. Also known as a portion of Lot 1 of the Luther D Dickinson and Sheila Dickinson Short Plats, recorded in Book "2" of Short Plats, Page 9, records of Skamania County, Washington.

Commonly known as: 22 Pinedrop Drive

Washougal, WA 98671

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which is subject to that certain Deed of Trust dated 07/19/05, recorded on 07/21/05, under Auditor's File No. 2005158067, records of Skamania County, Washington, from Ron N. Miller, and Sherri Lee Miller, husband and Wife, as Grantor, to Northwest Trustee Services, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Union Federal Bank of Indianapolis, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to The Bank of New York Mellon, fka The Bank of New York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2005-8, Mortgage Pass-Through Certificates, Series 2005-8, under an Assignment/Successive Assignments recorded under Auditor's File No. 2011178381.

*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.

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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 failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate by	
	0:	2/07/2012	
Monthly Payments	\sim	\$12,056.45	
Late Charges	~ ~ _	\$321.30	
Lender's Fees & Costs		\$236.15	
Total Arrearage	\$12,613.90		
Trustee's Expenses		1	
(Itemization)	, T	_	
Trustee's Fee	1	\$607.50	
Title Report	/ all	\$739.86	
Statutory Mailings		\$9.76	
Recording Costs		\$29.00	
Postings		\$70.00	
Total Costs	\$1,456.12		
3.7.	~ \ /	7	
Total Amount Due:		\$14,070.02	

Other known defaults as follows:

IV

The sum owing on the Obligation is: Principal Balance of \$163,168.98, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/10, and such other costs and fees as are due under the Obligation, and as are provided by statute.

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 May 11, 2012. 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 04/30/12 (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 04/30/12 (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 04/30/12 (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 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

RON N. MILLER 22 Pinedrop Drive Washougal, WA 98671 SHERRI LEE MILLER 22 Pinedrop Drive Washougal, WA 98671

by both first class and either certified mail, return receipt requested on 05/02/11, proof of which is in the possession of the Trustee; and on 05/03/11 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.

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 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.

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.

The trustee's rules of auction may be accessed at $\underline{www.northwesttrustee.com}$ and are incorporated by this reference. You may also access sale status at $\underline{www.northwesttrustee.com}$ and $\underline{www.USA-Foreclosure.com}$.

EFFECTIVE: 02/07/2012

Northwest Trustee Services, Inc., Trustee

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Heather L. Smith

(425) 586-1900

STATE OF WASHINGTON) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Heather Smith 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:

MEGHAN MARIE MURPHY STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES

NOTARY PUBLIC in and for the State of Washington, residing at amount My commission expires 5-24-15

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: 7777.15968

Client: America's Servicing Company

Borrower: MILLER, RON N. and SHERRI LEE

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.