

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

32573

File No.: 7431.20285
Grantors: Northwest Trustee Services, Inc.
LoanCare, a Division of FNF Servicing, Inc.
Grantee: Del Ray Krall and Tamra M. Krall, husband and wife
Ref to DOT Auditor File No.: 2009173684
Tax Parcel ID No.: 03-08-29-4-1-2200-00
Abbreviated Legal: Lot 4, Columbia Heights

Notice of Trustee's Sale
Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On August 10, 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:

Lot 4 Columbia Heights, according to the official plat thereof, on file and of record at Page 136 of Book A of plats, records of Skamania County, Washington. Together with that portion of the said platted property lying between the Easterly line of the said Lot 4, produced South 00 degrees 20' East and the Westerly line thereof produced South 00 degrees 20' East and extending from the Southerly line of said Lot 4 to the Northerly line of Cedar Street as shown on the said plat.

Commonly known as: 71 Oak Street
Carson, WA 98610

which is subject to that certain Deed of Trust dated 07/27/09, recorded on 08/19/09, under Auditor's File No. 2009173684, records of SKAMANIA County, Washington, from Del Ray Krall and Tamra M Krall, as Grantor, to First American Title Co., as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Ideal Mortgage Bankers, LTD DBA Lend America, a New York Corporation, it's successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Government National Mortgage Association (GNMA) to LoanCare, a Division of FNF Servicing, Inc., under an Assignment/Successive Assignments recorded under Auditor's File No. 2012180489.

*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 secured by the Deed of Trust.

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 05/03/2012
Monthly Payments		\$19,931.40
Late Charges		\$730.84
Lender's Fees & Costs		\$140.00
Total Arrearage	\$20,802.24	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$725.00
Title Report		\$799.29
Statutory Mailings		\$40.00
Recording Costs		\$44.00
Postings		\$70.00
Total Costs	\$1,678.29	
Total Amount Due:		\$22,480.53

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$232,567.50, together with interest as provided in the note or other instrument evidencing the Obligation from 05/01/11, 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 August 10, 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 07/30/12 (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 07/30/12 (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 07/30/12 (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, 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):

NAME AND ADDRESS

Del Ray Krall
71 Oak Street
Carson, WA 98610

Tamra M Krall
71 Oak Street
Carson, WA 98610

Del Ray Krall
P.O. Box 743
Carson, WA 98610

Tamra M Krall
P.O. Box 743
Carson, WA 98610

Unknown Spouse and/or Domestic Partner
of Del Ray Krall
71 Oak Street
Carson, WA 98610

Unknown Spouse and/or Domestic Partner
of Del Ray Krall
P.O. Box 743
Carson, WA 98610

Unknown Spouse and/or Domestic Partner
of Tamra M Krall
71 Oak Street
Carson, WA 98610

Unknown Spouse and/or Domestic Partner
of Tamra M Krall
P.O. Box 743
Carson, WA 98610

by both first class and either certified mail, return receipt requested on 03/28/12, proof of which is in the possession of the Trustee; and on 03/29/12 Grantor and Borrower were personally served with said written notice of default or 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.

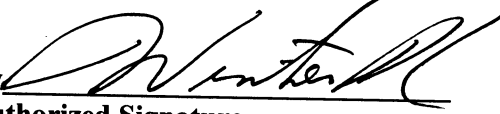
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

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 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 www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 05/03/2012

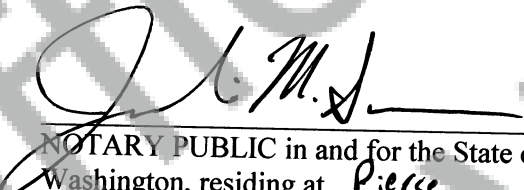
Northwest Trustee Services, Inc., Trustee
By 
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Winston Khan
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he 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: 5-3-2012

JACQUELINE M. SWANSON
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
10-14-13


NOTARY PUBLIC in and for the State of
Washington, residing at Pierce
My commission expires 10-14-2013

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: 7431.20285
Client: LoanCare Servicing Center, Inc.
Borrower: Krall, Del and Tamra M.

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.