

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440

CGT 32676

Document Title:

NOTICE OF TRUSTEE'S SALE

Trustee:

NANCY K. CARY, Successor Trustee

Grantee:

WASHINGTON FEDERAL SAVINGS

Abbreviated Legal:

SE 1/4 SEC 16 & NE 1/4 SEC 21 T3N R10E

Complete Legal description is on page 4

Assessor's Account No.: 03102110010100

AF 2006163277

NOTICE OF TRUSTEE'S SALE

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, NANCY K. CARY, will on October 19, 2012, at the hour of 11:00 a.m. at the front of the Skamania County Courthouse, 240 NW Vancouver, Stevenson WA 98648, 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:

SE 1/4 SEC 16 & NE 1/4 SEC 21 T3N R10E (As Described on the Attached Exhibit A)

Tax Account No.: 03-10-21-1-0-0101-00

which is subject to that certain Deed of Trust described as follows:

Dated:	October 2, 2006
Recorded:	October 11, 2006
Recording No.:	2006163277
Records of:	Skamania County, Washington
Grantor:	RICHARD K. MORELY, JR.
Successor Trustee:	NANCY K. CARY
Beneficiary:	WASHINGTON FEDERAL FKA WASHINGTON FEDERAL SAVINGS

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III. The defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$879.00 each, due the first of each month, for the months of February 2012 through July 2012; plus late charges in the amount of \$39.78 each, assessed the fifteenth of each month, for the months of February 2012 through June 2012; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$82,957.49, together with interest as provided in the note or other instrument secured from January 1, 2012, and such other costs and fees as are due under the note or other instrument secured, and 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on October 19, 2012. The Defaults referred to in paragraph III must be cured by October 8, 2012, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before October 8, 2012, the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 8, 2012, 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.

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

Richard Morely
12302 Cook Underwood Road
Underwood WA 98671

Richard Morely
PO Box 175
Underwood WA 98651

Richard Morely
c/o Flagstone Senior Living
3325 Columbia View Drive
The Dalles OR 97058

by both first class and certified mail on May 10, 2012, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on May 14, 2012, 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 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 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 any one 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.

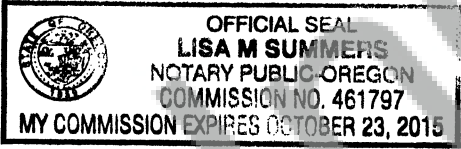
DATED: July 5, 2012.

ADDRESS FOR SERVICE OF PROCESS:
NANCY K. CARY, Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218

NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511

STATE OF OREGON)
) ss.
COUNTY OF LANE)

On July 5, 2012, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



[Signature]
Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 10/23/2015

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION
PRACTICES ACT NOTICE
This communication is from a debt collector.

TS #15148.30748

EXHIBIT 'A'

That portion of the Southeast Quarter of the Southeast Quarter of the Southeast Quarter of Section 16, and of the Northeast Quarter of the Northeast Quarter of the Northeast Quarter of Section 21 Township 3 North, Range 10 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Beginning at the Southwest corner of the Southeast Quarter of the Southeast Quarter of the Southeast Quarter of said Section 16; thence North along said subdivision Line 55 Feet to the center line of County Road No. 3041, designated as the Cook-Underwood Road; thence following the center line of said Road North $40^{\circ} 30'$ East 200 feet; thence South $49^{\circ} 30'$ East 84.7 feet; thence South $04^{\circ} 32'$ West 814.8 feet to a point on the South line of the Northeast Quarter of the Northeast Quarter of the Northeast Quarter of said Section 21; thence West along said South line 129.9 feet to the Southwest corner of the Northeast Quarter of the Northeast Quarter of the Northeast Quarter of said Section 21; thence North 660 feet to the point of beginning.

EXCEPT easements and right-of-way for County Road No. 3041, designated as the Cook-Underwood Road aforesaid.