AFN #2013000142 Recorded 01/28/2013 at 11:00 AM DocType: NTS Filed by: COLUMBIA GORGE TITLE Page: 1 of 6 Auditor Timothy O. Todd Skamania County, WA

AFTER RECORDING RETURN TO: Bishop, White, Marshall & Weibel, P.S. 720 Olive Way, Suite 1201 Seattle, WA 98101 (206) 622-7527 Ref: Miller, Brian D., 3062.1214061

Reference Number(s) of Documents assigned or released: 125615, BK 158, 158

Document Title: NOTICE OF TRUSTEE'S SALE Grantor: Bishop, White, Marshall & Weibel, P.S.

Grantee: Brian D Miller, A Single Person

Abbreviated Legal Description as Follows: SE 1/4 of SEC 17 TWN 3N, R 8E of Willamette

Meridian, Full Lejul on Page 2

Assessor's Property Tax Parcel/Account Number(s): 03081740160100

NOTICE: AS THE RESULT OF AN ORDER ENTERED IN A BANKRUPTCY PROCEEDING, BRIAN DWAYNE MILLER AND LAURIE MARIE MILLER MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID BALANCE OF THE BELOW REFERENCED LOAN. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF WASHINGTON.

NOTICE: IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THEN THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS INTENDED ONLY TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST.

NOTICE: IF YOU ARE PERSONALLY LIABLE TO PAY THIS OBLIGATION, WE WISH TO INFORM YOU THAT WE ARE A DEBT COLLECTOR. ANY INFORMATION YOU PROVIDE TO US WILL BE USED FOR THE PURPOSES OF FORECLOSING THE DEED OF TRUST MENTIONED BELOW.

NOTICE OF TRUSTEE'S SALE

1

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White, Marshall & Weibel, P.S. will on May 3, 2013 at 10:00 am at the main entrance of the Skamania County Courthouse, 240 NOTICE OF TRUSTEE'S SALE - 2 Fewantsnof3_18_2010

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Vancouver Avenue, in the City of Stevenson located at Skamania County, State of Washington, sell at public auction to the highest 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 Skamania County, State of Washington, to-wit;

A tract of land in the Southeast Quarter of Section 17, Township 3 North, Range 8 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 said Section 17; thence North 30 feet; thence East 30 feet; thence North 1,248.05 feet; thence East 208.50 feet to the true point of beginning; thence North 104.25; thence East 208.5 feet; thence south 104.5 feet; thence West 208.5 feet to the true point of beginning.

which is subject to that certain Deed of Trust dated June 25, 1996, recorded June 28, 1996, under Auditor's File No. 125615 15885 records of Skamania County, Washington, from Brian D Miller, A Single Person, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation in favor of Norwest Mortgage, Inc. as beneficiary. Said Deed of Trust was assigned on May 3, 2012 to The Bank of New York Mellon, f/k/a The Bank of New York, as successor-ininterest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2005-SD2, Asset-Backed Certificates, Series 2005-SD2 by an instrument recorded under Auditor's File No. 2012180705, on May 21, 2012. This loan secured by this Deed of Trust was most recently modified by an instrument dated August 14, 2003. The sale will be made without any warranty concerning the title to, or the condition of the property.

П

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 default on the obligation secured by the Deed of Trust.

Ш

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

i) Failure to pay the following amounts, now in arrears:

Delinquent Monthly Payments Due from 6/1/2011 through 1/1/2013:

3 payment(s) at \$598.25 2 payment(s) at \$622.70 10 payment(s) at \$581.67 5 payment(s) at \$566.43

Total:
Recoverable Balance
TOTAL DEFAULT

\$11,689.00 1,677.56 **\$13,366.56**

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IV

The sum owing on the obligation secured by the Deed of Trust is: \$80,029.31, together with interest from May 1, 2011 as provided in the note or other instrument, 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 May 3, 2013. The payments, late charges, or other defaults must be cured by April 22, 2013 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before April 22, 2013 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after April 22, 2013 (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 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):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on May 15, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 15, 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 service or posting.

VII

The Trustee whose name and address are set forth will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

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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 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.

XI

NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a

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deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

EFFECTIVE DATE: January 25, 2013

BISHOP WHITE, MARSHALL & WEIBEL, P.S., Successor Trustee

By: // William L. Bishop, Jr.

720 Olive Way, Suite 1201

Seattle, WA 98101 (206) 622-7527

State of Washington) ss.
County of King)

On this 24 day of January, 2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William L. Bishop, Jr., to me known to be an Officer of Bishop, White, Marshall & Weibel, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington at King County

My Appt. Exp: 06-28-2016

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'Mailing List'

Brian D. Miller 151 Dillingham Loop Carson, WA 98610

Jane Doe Unknown Spouse of Brian D. Miller 151 Dillingham Loop Carson, WA 98610

Brian D. Miller 2317 Main St Apt 13 Washougal, WA 98671-4124

Jane Doe Unknown Spouse of Brian D. Miller 2317 Main St Apt 13 Washougal, WA 98671-4124



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