AFN #2013000511 Recorded 03/18/2013 at 10:34 AM DocType: NTS Filed by: COLUMBIA GORGE TITLE Page: 1 of 4 Auditor Timothy O. Todd Skamania County, WA

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

513-0008

File No.:

7314.04065

Grantors:

Northwest Trustee Services, Inc.

GMAC Mortgage, LLC

Grantee:

Robert R. Rudolph, a single individual and Kimmery K. Remmels, a single individual

Ref to DOT Auditor File No.: 2009172635 and re-recorded on 5/21/2009 as 2009172918

Tax Parcel ID No.: 02 06 26 4 0 1001 00

Abbreviated Legal: #1001 Section 26, Township 2N, Range 6EWM. Skamania County, Washington.

Notice of Trustee's Sale

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

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME

You have only 20 DAYS from the recording date of this notice to pursue mediation.

DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc
The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys
Telephone: Toll-free: 1-800-606-4819. Web site: http://nwjustice.org/what-clear.

On **July 19, 2013**, 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:

COMMENCING at a point on the East line of the Southwest quarter of the Southeast quarter of Section 26, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington, which point is 493 feet North of the South 16th corner of said Southeast quarter; thence North 81 degrees 13' West 75 feet, more or less, to the extension Southerly of the East line of that parcel of land deeded to Gary R. Hains, et ux, by deed recorded December 5, 1985, in Book 85, Page 358; thence North 02

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degrees 45' West 305 feet to the Northeast corner of said Hains parcel; thence North 81 degrees 13' West 787 feet, more or less, to a point which bears South 25 degrees 14' West from the Northeast corner of the Northwest quarter of the Southeast quarter of said Section 26; thence North 25 degrees 14' East to the intersection with the North line of the Southeast quarter of said Section 26; thence East along the said North line to the Northwest corner of that parcel deeded to James A. Kallas, et ux, by deed recorded March 29, 1979, in Book 76, Page 323; thence South 06 degrees 23' East along the West line of said Kallas parcel to the Northeast corner of that parcel deeded to Ernest C. Roberts, et ux, by deed recorded July 7, 1975, in Book 69, Page 162; thence West along Roberts' North line 100 feet; thence South 06 degrees 23' East along Roberts' West line 200 feet; thence East along the North line of Tiny Road 400 feet, more or less, to the East line of the Southwest quarter of the Southeast quarter of said Section 26; thence South along said East line to the Point of Beginning.

EXCEPTING THEREFROM:

- 1. Deed to Greg Josephson by Instrument Recorded in Book 234, Page 42.
- 2. Deed to Gary R. Hains by Instrument Recorded in Book 234, Page 39.
- 3. Deed to Daniel Boyes, et ux, by Instrument Recorded in Book 234, Page 45.
- 4. Deed to Skamania County by Instrument Recorded in Book 234, Page 48.
- 5. Deed to Household Finance by Instrument Recorded in Book 234, Page 51.
- 6. Deed to John I. Ulver, et ux, by Instrument Recorded in Book 234, Page 54.

Commonly known as:

242 Little Road

Stevenson, WA 98648

which is subject to that certain Deed of Trust dated 04/15/09, recorded on 04/22/09, under Auditor's File No. 2009172635 and re-recorded on 5/21/2009 as 2009172918, records of Skamania County, Washington, from Robert R. Rudolph, an unmarried man and Kimmery K. Remmels, an unmarried woman, as Grantor, to Columbia Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Evergreen Moneysource Mortgage Company, a Washington Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Evergreen Moneysource Mortgage Company, a Washington Corporation, its successors and assigns to GMAC Mortgage, LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 2012181656.

*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 03/11/2013

Monthly Payments		\$18,470.25
Late Charges		\$664.81
Lender's Fees & Costs		\$83.88
Total Arrearage	\$19,218.94	
Trustee's Expenses		
(Itemization)		
Trustee's Fee		\$725.00
Title Report		\$804.52
Statutory Mailings		\$40.00
Recording Costs		\$14.00
Postings		\$70.00

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Total Costs
Total Amount Due:

\$1,653.52

\$20,872.46

IV.

The sum owing on the Obligation is: Principal Balance of \$234,035.06, together with interest as provided in the note or other instrument evidencing the Obligation from 05/01/12, 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 July 19, 2013. 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 07/08/13 (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 07/08/13 (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 07/08/13 (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

Robert Rudolph aka Robert R. Rudolph 242 Little Road Stevenson, WA 98648

Kimmery Remmels aka Kimmery K. Remmels PMB 152 Vancouver, WA 98685

Unknown Spouse and/or Domestic Partner of Robert Rudolph aka Robert R. Rudolph 242 Little Road
Stevenson, WA 98648

Unknown Spouse and/or Domestic Partner of Robert Rudolph aka Robert R. Rudolph PMB 152
Vancouver, WA 98685

Kimmery Remmels aka Kimmery K. Remmels 242 Little Road Stevenson, WA 98648

Robert Rudolph aka Robert R. Rudolph PMB 152 Vancouver, WA 98685

Unknown Spouse and/or Domestic Partner of Kimmery Remmels aka Kimmery K. Remmels 242 Little Road Stevenson, WA 98648

Unknown Spouse and/or Domestic Partner of Kimmery Remmels aka Kimmery K. Remmels PMB 152
Vancouver, WA 98685

by both first class and certified mail, return receipt requested on 01/15/13, proof of which is in the possession of the Trustee; and on 01/16/13 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 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 interest in the Property.

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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.uSA-Foreclosure.com.

EFFECTIVE: 03/11/2013

Northwest Trustee Services, Inc., Trustee

Authorized Signature

P.O. BOX 99

Bellevue, WA 98009-0997 <u>Contact: Nanci Lambert</u> (425) 586-1900

STATE OF WASHINGTON) ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Nanci Lambert 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:

MARIEL B. HOUSLEY STATE OF WASHINGTON NOTARY PUBLIC

MY COMMISSION EXPIRES

02-12-17

NOTARY PUBLIC in and for the State of

Washington, residing at Newcastle My commission expires 2/12/2017

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: 7314.04065

Client: GMAC Mortgage, LLC

Borrower: Remmels, Kimmery and Rudolph, Robert

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.