

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

File No.: 7886.20768
Grantors: Northwest Trustee Services, Inc.
PNC Bank, National Association, successor by merger to National City Bank,
successor by merger to National City Bank of Indiana
Grantee: Andrey Dumitrash, a married man as his separate estate
Ref to DOT Auditor File No.: 2006161909
Tax Parcel ID No.: 02-05-30-0-0-1301-00
Abbreviated Legal: NE 1/4 SEC 30 T2N R5E

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>.

I.

On **February 28, 2014**, at 10:00 AM. 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:

The Southeast quarter of the Southwest quarter of the Northeast quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington. Together with an easement for ingress, egress and utilities over, under and across a 60.00 foot strip. Except the South 1.00 feet of the above described 60.00 foot easement known as Parcel 3. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County, Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Southwest Quarter of the Northeast Quarter and the Northwest Quarter of the Southeast Quarter. Such easement shall commence at the Northerly line of this parcel and shall extend to the Southerly line of this described parcel. Together with and subject to an easement for ingress, egress and utilities as set forth in instrument recorded under Auditor's File No. 75126, records of Skamania County, Washington, described as follows: A strip of land 30 feet on each side of the center line described as the North-South center line of the Northwest Quarter of the Northeast Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian. This easement shall extend North to the County Road.

Commonly known as: 381 Panda Road
Washougal, WA 98671

which is subject to that certain Deed of Trust dated 05/26/06, recorded on 06/09/06, under Auditor's File No. 2006161909, records of Skamania County, Washington, from Andrey Dumitrash a married man as his separate estate, as Grantor, to Skamania County Title, as Trustee, to secure an obligation "Obligation" in favor of National City Bank of Indiana, as Beneficiary.

*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 complete construction on the property, that the entire unpaid balance is now due payable and that the following amounts are now in default, due and payable:

Amount due to pay loan in full by 10/16/2013		
Principal Balance		\$640,171.31
Interest		\$228,533.92
Escrow		\$74,322.87
Lenders Fees and Costs		\$17,571.43
Total Arrearage	\$960,599.53	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$450.00
Title Report		\$0.00
Statutory Mailings		\$0.00
Recording Costs		\$0.00
Postings		\$0.00
Sale Costs		\$32.10
Total Costs	\$482.10	
Total Amount Due:		\$961,081.63

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$640,171.31, together with interest as provided in the note or other instrument evidencing the Obligation from 10/01/07, 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 February 28, 2014. The default(s) referred to in paragraph III, together with the principal balance, late charges, advances costs and fees thereafter due, must be paid in full by 02/27/14 (1 day before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 02/27/14 (1 day before the sale date), the default(s) as set forth in paragraph III, together with the principal balance, 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 02/27/14 (1 day 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

Andrey Dumitrash
381 Panda Road
Washougal, WA 98671

Andrey Dumitrash
11001 Northeast Morris Street
Portland, OR 97220

Andrey Dumitrash
Lot 1301 Panda Road
Washougal, WA 98671

Irina Dumitrash
381 Panda Road
Washougal, WA 98671-7345

Irina Dumitrash
11001 Northeast Morris Street
Portland, OR 97220

Irina Dumitrash
Lot 1301 Panda Road
Washougal, WA 98671

Unknown Spouse and/or Domestic Partner
of Andrey Dumitrash
381 Panda Road
Washougal, WA 98671

Unknown Spouse and/or Domestic Partner
of Andrey Dumitrash
11001 Northeast Morris Street
Portland, OR 97220

Unknown Spouse and/or Domestic Partner
of Andrey Dumitrash
Lot 1301 Panda Road
Washougal, WA 98671-7345

by both first class and certified mail, return receipt requested on 11/14/12, proof of which is in the possession of the Trustee; and on 11/15/12 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 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.

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: 10/16/2013

Date Executed: 10-24-13
Northwest Trustee Services, Inc., Trustee
By [Signature]
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Kathy Taggart
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that 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: 10-24-13

RACHEL HANNA
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
11-01-14

[Signature]
NOTARY PUBLIC in and for the State of
Washington, residing at [Signature]
My commission expires 11-1-14

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: 7886.20768
Borrower: Dumitrash, Andrey

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.