AFN #2014000553 Recorded 04/07/2014 at 01:54 PM DocType: NTS Filed by: COLUMBIA

GORGE TITLE Page: 1 of 5 Auditor Timothy O. Todd Skamania County, WA

AFTER RECORDING RETURN TO: Bishop, Marshall & Weibel, P.S. 720 Olive Way, Suite 1201 Seattle, WA 98101

(206) 622-7527

Ref: Hyde, Desiree R, 2013-0005155/3067.1363941

Reference Number(s) of Documents assigned or released: 2007168215

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Bishop, Marshall & Weibel, P.S.

Grantee: Desiree R Hyde, a Married Woman as Her Separate Estate

Abbreviated Legal Description as Follows: Ptn. of SW 1/4 Sec. 5, T1N, R5E Assessor's Property Tax Parcel/Account Number(s): 01050500090100

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, Marshall & Weibel, P.S. will on July 11, 2014 at 10:00 am at the main entrance of the Skamania County Courthouse, 240 Vancouver Avenue, in the City of Stevenson located at Skamania County, State of Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described real property, situated in Skamania County, State of Washington, to-wit;

ALL THAT PORTION OF SAID WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER LYING NORTHEASTERLY OF BELLE CENTER COUNTY ROAD. EXCEPTING THEREFROM THE NORTH 816 FEET THEREOF; ALSO EXCEPTING THE EAST 300 FEET THEREOF; TOGETHER WITH AND SUBJECT TO EASEMENT FOR PRIVATE ROAD PURPOSES OVER THE WEST 30 FEET OF SAID WEST HALF OF THE SOUTHEAST QUARTER; ALSO SUBJECT TO EASEMENT FOR PRIVATE ROAD PURPOSES OVER THE SOUTH 60 FEET OF SAID WEST HALF OF THE SOUTHEAST QUARTER.

which is subject to that certain Deed of Trust dated November 2, 2007, recorded November 9, 2007, under Auditor's File No. 2007168215 records of Skamania County, Washington, from

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Desiree R Hyde, a Married Woman as Her Separate Estate, as Grantor, to Regional Trustee Services Corp., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for GN Mortgage, LLC and its successors and assigns as Beneficiary. Nationstar Mortgage LLC is now the beneficiary of the deed of trust. Said Deed of Trust was most recently modified on September 20, 2012. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 default on the obligation secured by the Deed of Trust.

III

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

i) Failure to pay the following amounts, now in arrears: Amount due to reinstate by April 7, 2014

Delinquent Monthly Payments Due from

4/1/2013 through 4/1/2014: 13 payment(s) at \$1,897.74

Total:

Accrued Late Charges Corporate Advances Escrow Advance \$24,670.62 \$ 521.42 \$ 48.60 \$ 1,872.42 \$27,113.06

TOTAL DEFAULT

IV

The sum owing on the obligation secured by the Deed of Trust is: \$307,439.28, together with interest from March 1, 2013 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. In addition, the Deed of Trust secures a "Deferred Principal Balance" of \$33,808.88, which is non-interest bearing. The Deferred Principal Balance is due in full at the time of the sale of the subject real property, including the Trustee's Sale described in this Notice.

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 July 11, 2014. The payments, late charges, or other defaults must be cured by June 30, 2014 (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 June 30, 2014 (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 with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after June 30, 2014 (11 days

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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 November 12, 2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 12, 2013, 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.

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 objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objection 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.

Notice of Trustee's Sale - 3 Hyde, Desiree R/2013-0005155/NATIONSTAR_LEWISVILLE FC-NJ-WA-NTS-9 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 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.

DATED: April _____, 2014

BISHOP, MARSHALL & WEIBEL, Successor Trustee

By: Willian L. Bishop, Jr.,

720 Olive Way, Suite 1201 Seattle, WA 98101 (206) 622-7527

State of Washington) ss.
County of King)

On this <u>3</u> day of April, 2014, 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, 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 State of Washington MIA E ROGERS My Appointment Expires Feb 29, 2016 Name: Mia L. Rogers

NOTARY PUBLIC in and for the State of Washington at:

King County

My Appt. Exp: February 29, 2016

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'Mailing List'

Desiree R Hyde 1992 Belle Center Rd Washougal, WA 98671

Desiree R Hyde 26485 Mandane Dr Lacombe, LA 70445

John Doe, Unknown Spouse of Desiree R Hyde 1992 Belle Center Rd Washougal, WA 98671

John Doe, Unknown Spouse of Desiree R Hyde 26485 Mandane Dr Lacombe, LA 70445



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