AFN #2014000855 Recorded 05/28/2014 at 04:15 PM 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

File No.:

7042.13507

Grantors:

Northwest Trustee Services, Inc.

Green Tree Servicing LLC

Grantee:

John Udall and Patience Udall, husband and wife

Ref to DOT Auditor File No.: 2006163530 **Tax Parcel ID No.:** 02-07-30-1-1-5600-00

Abbreviated Legal: Lot 29, Block 3, Relocated North Bonneville, Skamania Co., WA

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 **September 26, 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:

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Lot 29, Block 3, plat of relocated North Bonneville, recorded in Book B of Plats, page 9, Auditor's File No. 83466, also recorded in Book B of Plats, page 25, Auditor's File No. 84429, records of Skamania County, Washington.

Commonly known as:

329 Hamilton

North Bonneville, WA 98639

which is subject to that certain Deed of Trust dated 10/25/06, recorded on 10/27/06, under Auditor's File No. 2006163530, records of SKAMANIA County, Washington, from John Scott Udall and Patience Udall, Husband and Wife, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Hyperion Capital Group, LLC, as Beneficiary, the beneficial interest in which was assigned by Bank of America, N.A. to Green Tree Servicing LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 2013001398.

*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 as of 05/20/2014	
Monthly Payments Lender's Fees & Costs		\$22,743.02 \$462.06	
Total Arrearage Trustee's Expenses	\$23,205.08	_	
(Itemization) Trustee's Fee) .(\$1,500.00	
Title Report Statutory Mailings		\$843.29 \$22.44	
Recording Costs Postings		\$14.00 \$80.00	
Total Costs	\$2,459.7 <u>3</u>		
Total Amount Due:		\$25,664.81	

IV.

The sum owing on the Obligation is: Principal Balance of \$253,107.26, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/12, and such other costs and fees as are due under the Obligation, and as are provided by statute.

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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 September 26, 2014. 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 09/15/14 (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 09/15/14 (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 09/15/14 (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

Patience Udall aka Patience Gleason aka Patience Johnson 329 Hamilton North Bonneville, WA 98639

John Udall aka John Scott Udall 329 Hamilton North Bonneville, WA 98639 Patience Udall aka Patience Gleason aka Patience Johnson PO Box 526 North Bonneville, WA 98639

John Udall aka John Scott Udall PO Box 526 North Bonneville, WA 98639

by both first class and certified mail, return receipt requested on 04/18/14, proof of which is in the possession of the Trustee; and on 04/18/14 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 $\underline{www.northwesttrustee.com}$ and are incorporated by this reference. You may also access sale status at $\underline{www.northwesttrustee.com}$ and $\underline{www.USA-Foreclosure.com}$.

EFFECTIVE: 05/20/2014	Date Executed: 5/24/2014
	Northwest Trustee Services, Inc., Trustee
	Ry
	Authorized Signature
	13555 SE 36 TH ST. SUITE 100
	BELLEVUE, WA 98006
	Contact: Nanci Lambert
	(425) 586-1900
	(120) 500 1200
STATE OF WASHINGTON)	A * / P
)	SS.
COUNTY OF KING	
)	NANCI LAMBERT
I certify that I know or have satisfact	ory evidence that is the person who appeared
	dged that (he/she) signed this instrument, on oath stated that (he/she) was
	and acknowledged it as the Assistant Vice President of Northwest Trustee
	ntary act of such party for the uses and purposes mentioned in the
instrument.	italy act of such party for the uses and purposes inclinioned in the
mstrument.	
Dated: 5/27/14	
Dated:	
KIMBERLEY BOHREN	handa balaa
STATE OF WASHINGTON	7 may ly come
NOTARY PUBLIC	NOTARY PUBLIC in and for the State of
MXCCMMISSIS	Washington, residing at Kentus
MY COMMISSION EXPIRES	My commission expires
02-12-17	
	NC. 13555 SE 36 th St. Suite 100, Bellevue, WA 98006 phone (425)
586-1900 FAX (425) 586-1997	
File No: 7042.13507	

Borrower: Udall, Patience and John

This is an attempt to collect a debt and any information obtained will be used for that purpose.

SERVING WA, OR, ID, CA, NV, AZ, MT