AFN #2014001484 Recorded 09/03/2014 at 03:33 PM DocType: AGLS Filed by: SKAMANIA COUNTY SHERIFF Page: 1 of 12 Auditor Timothy O. Todd Skamania County, WA

Return Address:

Skamania County Attn: Civil Department Box 790

Stevenson, WA 98648 **Cause#:** 11-2-00130-1

Please print or type information

| Document Title(s): (or transactions contained therein) | | | | |
|--|--|--|--|--|
| 1. Writ for Order of Sale | | | | |
| 2. Sheriff's Notice of Execution of Real Property | | | | |
| 3. Copy of Judgment and Decree of Foreclosure | | | | |
| 4. | | | | |
| Grantor(s): (Last name first, then first name and initials) | | | | |
| 1. Unknown heirs and devisees of Patrick J. Cochran, Deceased; Wilda L. Cochran; | | | | |
| 2. Richard L. Cochran; Patrick C. Cochran; Tracy L. Vanlaar; Washington State | | | | |
| 3.Dept. of Social and Health Services; | | | | |
| 4. Additional names on page 1 of document. | | | | |
| 10 == | | | | |
| Grantee(s): (Last names first, then first name and initials) | | | | |
| 1. Riverview Community Bank, its Successors in interest and/or assigns | | | | |
| 2. | | | | |
| Legal Description: (abbreviated: i.e. lot, block, plat, or section, township, range) | | | | |
| PROPERTY ADDRESS: 72 Cochran Lane, Stevenson, WA 98648 | | | | |
| Sandy State of the | | | | |
| LEGAL DESCRIPTION | | | | |
| A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE | | | | |
| SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, | | | | |
| RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE | | | | |
| COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED | | | | |
| AS FOLLOWS: BEGINNING AT A POINT 150 FEET NORTH OF THE | | | | |
| SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE | | | | |
| SOUTHEAST QUARTER OF SAID SECTION 22, THENCE WEST 80 | | | | |
| RODS TO THE WEST LINE OF THE SAID NORTHWEST QUARTER | | | | |
| OF THE SOUTHEAST QUARTER, THENCE NORTH 150 FEET; | | | | |
| THENCE EAST 80 RODS TO THE EAST LINE OF THE SAID | | | | |
| NORTHWEST QUARTER OF THE SOUTHEAST QUARTER; THENCE SOUTH 150 FEET TO THE PLACE OF BEGINNING. | | | | |
| THENCE SOUTH 150 FEET TO THE PLACE OF BEGINNING. | | | | |
| Additional local decomption is an area of 1 and 4 | | | | |
| Additional legal description is on page of document. | | | | |
| Assessor's Property Tax Parcel or Account Number at the time of recording: 03-08-22-4-0-0301-00 | | | | |
| | | | | |
| Reference Number(s) of Documents assigned or released. | | | | |
| | | | | |
| A 11% 1 C | | | | |
| Additional references on page of document. | | | | |
| | | | | |

AFN #2014001484 Page: 2 of 12

1 2 3 4 5 6 7 SUPERIOR COURT OF WASHINGTON IN AND FOR THE COUNTY OF SKAMANIA 8 RIVERVIEW COMMUNITY BANK, its 9 successors in interest and/or assigns, No. 11-2-00130-1 10 Plaintiff, 11 WRIT FOR ORDER OF SALE 12 (EIGHT MONTH REDEMPTION UNKNOWN HEIRS AND DEVISEES OF PERIOD) 13 PATRICK J. COCHRAN, DECEASED; WILDA L. COCHRAN; RICHARD L. COCHRAN; PATRICK C. COCHRAN; 14 TRACY L. VAN LAAR; WASHINGTÓN STATE DEPARTMENT OF SOCIAL AND 15 HEALTH SERVICES; OCCUPANTS OF THE 16 PREMISES; also all other persons or parties claiming to have any right, title, estate, lien or 17 interest in the real property described in the complaint, 18 19 Defendants. 20 FROM: THE SKAMANIA COUNTY SUPERIOR COURT CLERK'S OFFICE 21 TO: THE SHERIFF OF SKAMANIA COUNTY, WASHINGTON 22 On July 31, 2014, an in rem Judgment and Decree of Foreclosure ("Judgment") was entered 23 in favor of Riverview Community Bank ("Plaintiff") against the defendants Unknown Heirs and 24 25 Devisees of Patrick J. Cochran, Wilda L. Cochran, Richard L. Cochran, Patrick C. Cochran, 26 Tracy L. Van Laar, Washington State Department of Social and Health Services, Occupants of WRIT FOR ORDER OF SALE - PAGE 1 OF 3 13555 SE 36th St., Ste. 300 43937 RCO Bellevue, WA 98006 LEGAL, P.S. Phone: 425.458.2121 Fax: 425.458.2131

AFN #2014001484 Page: 3 of 12

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the Premises; also all other persons or parties unknown claiming any right, title, estate, lien, or interest in the real estate described in the complaint ("Defendants"). The Judgment forecloses the interests of all the Defendants in and to the following described property ("Property") commonly known as 72 Cochran Lane, Stevenson, WA 98648 for the total sum of \$88,211.31 with interest thereon at the rate of 5.125% per annum beginning on July 31, 2014, until satisfied. The Property situated in SKAMANIA County, State of Washington, is legally described as:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 150 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 22, THENCE WEST 80 RODS TO THE WEST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER, THENCE NORTH 150 FEET; THENCE EAST 80 RODS TO THE EAST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER; THENCE SOUTH 150 FEET TO THE PLACE OF BEGINNING.

THEREFORE, pursuant to RCW 61.12.060, and in the name of the State of Washington, you are hereby commanded to sell the Property, or so much thereof as may be necessary, in order to satisfy the Judgment, including post-judgment interest and costs.

MAKE RETURN HEREOF within sixty days of the date indicated below, showing you have executed the same

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25 26 //

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WRIT FOR ORDER OF SALE – PAGE 2 OF 3 43937

RCOLEGAL, P.S.

13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 425.458.2131

| AFN #201400148 | 4 Page: | 4 | of | 12 |
|----------------|---------|---|----|----|
|----------------|---------|---|----|----|

| 1 | Pursuant to PCW 6.21.050(2), the Sheriff may adjourn the foreclosure sale from time to | | | | | |
|--|--|--|--|--|--|--|
| $\begin{bmatrix} 1 \\ 2 \end{bmatrix}$ | Pursuant to RCW 6.21.050(2), the Sheriff may adjourn the foreclosure sale from time to | | | | | |
| | time, not exceeding thirty days beyond the last date at which this Writ is made returnable, with | | | | | |
| 3 | the consent of the plaintiff endorsed upon this Writ or by a contemporaneous writing. | | | | | |
| 4 | WITNESS, the Honorable Brian Altman | | | | | |
| 5 | Judge of the Superior Court and the seal of said Court, affixed this <u>29</u> day of <u>August</u> , | | | | | |
| 6 | 2014, at Stevenson, Washington. | | | | | |
| 7 | 2014, at | | | | | |
| 8 | By: NAMY CAN | | | | | |
| 9 | Superior Court Clerk | | | | | |
| 10 | The second of th | | | | | |
| 11 | By: Deputy Clerk | | | | | |
| 12 | Presented by: | | | | | |
| 13 | RCO LEGAL, P.S. | | | | | |
| 14 | | | | | | |
| 15 | By: | | | | | |
| 16 | ☐ Laura Coughlin, WSBA #46124 ☐ Synova M. L. Edwards, WSBA #43063 | | | | | |
| 17 | Attorneys for Plaintiff | | | | | |
| 18 | THIS WRIT SHALL BE AUTOMATICALLY EXTENDED FOR 30 DAYS FOR THE PURPOSES OF SALE. | | | | | |
| 19 | FURIOSES OF SALE. | | | | | |
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| | | | | | | |
| ; | WRIT FOR ORDER OF SALE – PAGE 3 OF 3 43937 RCO LEGAL, P.S. 13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 Fax: 425.458.2131 | | | | | |

AFN #2014001484 Page: 5 of 12

AUDITOR FILE #

SHERIFF'S NOTICE OF

IN THE SUPERIOR COURT STATE OF WASHINGTON FOR SKAMANIA COUNTY

| | EXECUTION OF REAL PROPERTY |
|---|------------------------------|
| RIVERVIEW COMMUNITY BANK, its | 1 |
| Successors in interest and/or assigns. | 1 |
| • | 1 CAUSE NUMBER 11-2-00130-1 |
| Plaintiff | DATE OF JUDGMENT 7/31/14 |
| | ORDER OF SALE ISSUED 8/29/14 |
| | DATE OF LEVY 9/3/14 |
| VS. | 1 |
| | i () |
| | |
| UNKNOWN HEIRS AND DEVISEES OF | |
| PATRICK J. COCHRAN, DECEASED; | 7 |
| WILDA L. COCHRAN; RICHARD L. | |
| COCHRAN; PATRICK C. COCHRAN; | |
| TRACY L. VANLAAR; WASHINGTON | |
| STATE DEPARTMENT OF SOCIAL ANI | ກ່ |
| HEALTH SERVICES; OCCUPANTS OF | |
| THE PREMISES; also all other persons or | |
| Parties claiming to have any right, title, | 4 |
| Estate, lien or interest in the real property | |
| Described in the complaint | 1 4/ 1 |
| Defendant | |
| Dolonsant | |
| | |
| STATE OF WASHINGTON, | |
| SIMIL OF WASHINGTON, | los |
| County of Skamania | SS. |
| County of Skallania | 1 |
| | |

NOTICE IS HEREBY GIVEN that under and by virtue of an Order of Sale issued out of the Superior Court of the State of Washington, for the County of Skamania, of which the annexed writ is a true copy, I have this day levied on all the rights, title, claim and interest of, in, and to the following described real estate, standing on the records of Skamania County in the names of: Unknown Heirs and Devisees of Patrick J. Cochran, deceased. Wilda A. Cochran; Richard L. Cochran; Patrick C. Cochran; Tracy L. Vanlaar; Washington

AFN #2014001484 Page: 6 of 12

State Dept. of Social and Health Services; occupants of the premises; also all other persons or parties claiming to have any right, title, Estate, lien or interest in the real property described in the complaint and particularly described as follows:

PROPERTY ADDRESS: 72 Cochran Lane, Stevenson, WA 98648

LEGAL DESCRIPTION:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 150 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 22, THENCE WEST 80 RODS TO THE WEST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER, THENCE NORTH 150 FEET; THENCE EAST 80 RODS TO THE EAST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER; THENCE SOUTH 150 FEET TO THE PLACE OF BEGINNING.

DAVID S. BROWN, SHERIFF SKAMANIA COUNTY, WASHINGTON

Marlea McKenzie Chief Civil Deputy

Chief Civil Deputy PO Box 790

Stevenson Washington

(509)427-9490

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SKAMANIA COUNTY FILED

JUL 3 1 2014

SHARON K. VANCE, CLERK

DEPUTY

SUPERIOR COURT OF WASHINGTON IN AND FOR THE COUNTY OF SKAMANIA

RIVERVIEW COMMUNITY BANK, its successors in interest and/or assigns,

Plaintiff,

٧.

UNKNOWN HEIRS AND DEVISEES OF PATRICK J. COCHRAN, DECEASED; WILDA L. COCHRAN; RICHARD L. COCHRAN; PATRICK C. COCHRAN; TRACY L. VAN LAAR; WASHINGTON STATE DEPARTMENT OF SOCIAL AND HEALTH SERVICES; OCCUPANTS OF

THE PREMISES; also all other persons or parties claiming to have any right, title, estate, lien or interest in the real property described in the complaint,

No. 11-2-00130-1

JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR SALE

-9-00108

Defendants.

JUDGMENT SUMMARY

Riverview Community Bank Judgment Creditor:

Total Judgment Amount: \$88,211.31

Judgment Interest Rate: 5.125%

Judgment Creditor's

Attorney:

Babak Shamsi RCO Legal, P.S. 13555 SE 36th Street, Suite 300 Bellevue, WA 98006 425.458.2121

JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR

SALE-PAGE LOF 6 43937

RCO LEGAL, P.S.

13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 Fax: 425.458.2131

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Judgment Debtors:

In Rem Judgment

Judgment Debtor's Attorney:

None.

Assessor's Property

Tax parcel No:

03-08-22-4-0-0301-00

Property Address:

72 Cochran Lane, Stevenson, WA 98648.

THIS MATTER having come before the court on the motion of Plaintiff for:

(1) Entry of in rem judgment after Summary Judgment against Wilda L. Cochran;

- (2) Entry of in rem judgment after default against the Defendants Unknown Heirs and Devisees of Patrick J. Cochran, Richard L. Cochran, Patrick C. Cochran, Tracy L. Van Laar, Washington State Department of Social and Health Services, Occupants of the Premises; also all other persons or parties unknown claiming any right, title, estate, lien, or interest in the real estate described in the complaint; and
- (3) Entry of a decree of foreclosure against the Defendants Unknown Heirs and Devisces of Patrick J. Cochran, Wilda L. Cochran, Richard L. Cochran, Patrick C. Cochran, Tracy L. Van Laar, Washington State Department of Social and Health Services, Occupants of the Premises; also all other persons or parties unknown claiming any right, title, estate, lien, or interest in the real estate described in the complaint if the judgment is not immediately paid in full.

This Court has reviewed the files and records of this case and has determined that proof of service is on file with the court as required by CR 55(b)(3) and (4) and has further determined that the Affidavits, Declarations, Exhibits, pleadings and documents filed previously with this Court and with the Motion for Default hereby establishes proof of Plaintiff's demand which constitutes a claim for a sum certain or a sum which by computation can be made certain. Therefore, it is hereby

JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR SALE - PAGE 2 OF 6

RCOLEGAL, P.S.

13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 Fax: 425.458.2131

| 1 | ORDERED, ADJUDGED AND DECREED that Plaintiff Riverview Community Bank be | | | | | |
|----|---|--|--|--|--|--|
| 2 | and is hereby awarded a judgment computed as follows: | | | | | |
| 3 | Judgment Calculation | | | | | |
| 4 | | | | | | |
| 5 | Attorneys' Fees and Costs Attorneys' Fees \$2,116.50 | | | | | |
| 6 | Attorneys' Fees \$2,116.50 Local Counsel \$175.00 | | | | | |
| () | Debtor Discovery \$25.00 | | | | | |
| 7 | Date Down Endorsement \$32.10 | | | | | |
| 8 | | | | | | |
| | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| | Recording Fee Lis Pendens \$65.00 | | | | | |
| 11 | Process Service Fees \$560.00 | | | | | |
| 12 | Publication Costs \$838.57 | | | | | |
| | Mailings \$90.02 | | | | | |
| 13 | Total Attorneys' Fees and Costs \$4,596.79 | | | | | |
| 14 | Judgment Creditor's Fees and Costs | | | | | |
| 15 | Principal Balance \$62,416.72 | | | | | |
| 16 | Accrued interest from December 1, 2010 to July 20, 2014 \$8,765.98 | | | | | |
| 17 | Per diem in the amount of \$4.44 will continue to accrue from July 21, 2014 through the date of entry of | | | | | |
| 18 | judgment | | | | | |
| | Escrow Advances \$9,538.29 | | | | | |
| 19 | Property Inspection Fees \$2,710.00 | | | | | |
| 20 | Late Charges \$183.53 | | | | | |
| 21 | Total Judgment Creditor's Fees and Costs \$83,614.52 | | | | | |
| 21 | Total Judgment Amount \$88,211.31 | | | | | |
| 22 | IT IS ELICTLED ORDERED ADMINOSED AND DESCRIPTION OF THE STATE OF | | | | | |
| 23 | IT IS FURTHER ORDERED, ADJUDGED AND DECREED that if the Total Judgment | | | | | |
| | Amount is not tendered to Plaintiff immediately, then said sum shall be satisfied from the sale of | | | | | |
| 24 | | | | | | |
| 25 | real property (the "Property") described as follows: | | | | | |
| 26 | A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 | | | | | |
| | JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR SALE - PAGE 3 OF 6 43937 RCO LEGAL, P.S. 13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 Fax: 425.458.2131 | | | | | |

NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 150 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 22, THENCE WEST 80 RODS TO THE WEST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER, THENCE NORTH 150 FEET; THENCE EAST 80 RODS TO THE EAST LINE OF THE SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER; THENCE SOUTH 150 FEET TO THE PLACE OF BEGINNING.

The Total Judgment Amount shall accrue interest at the current contract rate of 5.125% per year until paid in full. It is further

ORDERED, ADJUDGED, AND DECREED that Plaintiff's Deed of Trust recorded on January 13, 2003, under Skamania County Auditor's File No. 147219 is hereby foreclosed and the Property is hereby ordered sold by the Skamania County Sheriff, in the manner provided by law, and the proceeds from the Sheriff's foreclosure shall be applied to the Total Judgment Amount, including post-judgment interest, post-judgment advances made by Plaintiff to protect the Property prior to the Sheriff's foreclosure sale, post-judgment Sheriff fees and costs, and post-judgment attorneys' fees and costs incurred through the Motion to Confirm the Sale hearing. It is further

ORDERED, ADJUDGED AND DECREED that if any deficiency balance remains due after application of the Sherill's foreclosure sale proceeds to the Total Judgment Amount and post-judgment amount, then no deficiency judgment shall be entered against the defendants pursuant to RCW 6.23.020(1). It is further

ORDERED, ADJUDGED AND DECREED that Plaintiff's Deed of Trust is declared a senior lien upon the Property and that all right, title, claim or interest of the Defendants' interests in the Property is hereby declared junior and subordinate to Plaintiff's lien, and said Defendants are

JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR SALE – PAGE 4 OF 6

RCO Legal, P.S. 13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 Fax: 425.458.2131

hereby forever foreclosed except for any statutory right of redemption and surplus funds allowed by law, if any. It is further

ORDERED, ADJUDGED AND DECREED that the Property is subject to an eight (8) month redemption period pursuant to RCW 6.23.020. It is further

ORDERED, ADJUDGED AND DECREED that if there is prima facie evidence that the Property is improved by structures and was abandoned for a period of at least six months prior to the Sheriff's foreclosure sale, pursuant to RCW 61.12.093, Plaintiff reserves the right to move this Court to declare a zero month redemption period. It is further

ORDERED, ADJUDGED AND DECREED that Plaintiff is hereby granted the right to become a bidder and purchaser at the Sheriff's foreclosure sale. It is further

ORDERED, ADJUDGED AND DECREED that the purchaser at the sheriff's foreclosure sale of the Property is entitled to exclusive and immediate possession of the Property from and after the date of the sale and is entitled to such remedies as are available at law to secure possession and that the judgment entered herein have the same effect as a writ of assistance, if defendants, or any of them, or any other party or person shall refuse to surrender possession to the purchaser immediately on the purchaser's demand for Possession. It is further

JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR SALE - PAGE 5 OF 6

LEGAL, P.S.

13555 SE 36th St., Ste. 300 Bellevue, WA 98006 Phone: 425.458.2121 425.458.2131

ORDERED, ADJUDGED AND DECREED that if the Property is occupied by a tenant 1 2 holding under an unexpired lease, the purchaser is entitled to receive from such tenant the rents 3 or the value of the use and occupation of the Property during the period of redemption pursuant 4 to RCW 6.23,110, 5 DONE IN OPEN COURT this 2014. 6 7 8 MMISSIONER Presented by: 9 RCO LEGAL, P.S. 10 11 №Babak Shamsi, WSBA #43839 ☐ Laura Coughlin, WSBA #46124 12 ☐ Synova M. L. Edwards, WSBA #43063 Attorneys for Plaintiff 13 14 15 16 17 18 19 20 21 22 23 24 25 26 JUDGMENT, DECREE OF FORECLOSURE, AND ORDER FOR 13555 SE 36th St., Ste. 300 RCO Bellevue, WA 98006 SALE - PAGE 6 OF 6 LEGAL, P.S. Phone: 425.458.2121 Fax: 425.458.2131