AFN #2014002340 Recorded 12/31/2014 at 12:35 PM DocType: NTS Filed by: Page: 1 of 4 Auditor Robert J. Waymire Skamania County, WA

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps 1700 Seventh Avenue, Suite 2100 Seattle WA 98101

TS No WA05000535-14-1

APN 02-07-20-1-0-0213-00

TO No 8282542

1ST AM

NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that on May 8, 2015, 10:00 AM, at the main entrance to the Superior Courthouse, 240 Vancouver Avenue, Stevenson, WA 98648, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skamania, State of Washington, to-wit:

A TRACT OF LAND IN SECTION 20, TOWNSHIP 2 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF THE DEBBIE SULLIVAN SHORT PLAT, RECORDED IN BOOK T OF SHORT PLATS, PAGE 98, SKAMANIA COUNTY RECORDS.

APN: 02-07-20-1-0-0213-00

More commonly known as 2060 GREENLEAF DRIVE, NORTH BONNEVILLE, WA 98639

which is subject to that certain Deed of Trust dated as of May 10, 2007, executed by MARK CATRON AND DAVEINA BROGAN, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for PLAZA HOME MORTGAGE, INC., Beneficiary of the security instrument, its successors and assigns, recorded May 18, 2007 as Instrument No. 2007166164 and the beneficial interest was assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP and recorded October 20, 2011 as Instrument Number 2011179282 of official records in the Office of the Recorder of Skamania County, Washington.

II. No action commenced by **BANK OF AMERICA**, **N.A.**, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

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Current Beneficiary: BANK OF AMERICA, N.A.

Contact Phone No:

800-669-6650

Address:

2001 NW 46TH ST., KANSAS CITY, MO 64116

III. The default(s) for which this foreclosure is made is/are as follows: FAILURE TO PAY WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS:

DELINQUENT PAYMENT INFORMATION

From	То	Number of Payments	Monthly Payment	Total
August 1, 2010	December 31, 2014	36 9	\$1,662.09 \$1,828.10	\$89,905.82
		8	\$1,702.21	3"

LATE CHARGE INFORMATION

August 1, 2010

December 31, 2014

\$2,041.20

PROMISSORY NOTE INFORMATION

May 10, 2007 Note Dated: \$245,300.00 Note Amount: Interest Paid To: July 1, 2010 **Next Due Date:** August 1, 2010

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$241,053.21, together with interest as provided in the Note or other instrument secured, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on May 8, 2015. The defaults referred to in Paragraph III must be cured by April 27, 2015, (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 April 27, 2015 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' fees and costs are paid. Payment must be in cash or with cashiers' or certified checks from a State or federally chartered bank. The sale may be terminated any time after the April 27, 2015 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the current Beneficiary, BANK OF AMERICA, N.A. or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

DAVEINA BROGAN

2060 GREENLEAF DRIVE, NORTH BONNEVILLE, WA 98639

DAVEINA BROGAN

P.O. BOX 1095, STEVENSON, WA 98648

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DAVEINA BROGAN PO BOX 1, NORTH BONNEVILLE, WA 98639

MARK CATRON 2060 GREENLEAF DRIVE, NORTH BONNEVILLE, WA 98639

MARK CATRON P.O. BOX 1095, STEVENSON, WA 98648

MARK CATRON PO BOX 1, NORTH BONNEVILLE, WA 98639

by both first class and certified mail on December 11, 2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 below 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 any objections to this 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 Trustees' Sale.

X. If the Borrower received a letter under RCW 61.24.031:

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

You have only 20 DAYS from the recording date on 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 might 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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development:

Telephone: (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:

Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

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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 the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060;

Dated: December 31, 2014

MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee

By: Jean Greagor, Authorized Signatory

MTC Financial Inc. dba Trustee Corps 1700 Seventh Avenue, Suite 2100 Seattle WA 98101 Phone: (800) 409-7530

For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

TRUSTEE'S SALE INFORMATION CAN BE OBTAINED ONLINE AT www.priorityposting.com

STATE OF Washington	h "b			
COUNTY OF KING	,			
I certify that I know or have satisfactory evider	so that Jean	average		
is the man and the same and the face	nce mat <u>0 - 7</u>	CITCATION	# - t	41-1-
is the person who appeared before me,				
instrument, on oath stated that he he was a	uthorized to execu	ute the instrumen	t and acknowledged	it as
the Authorized Signatory for MTC Financia	al Inc. DBA Trust	ee Corps to be t	he free and voluntar	y act
of such party for the uses and purposes ment	ioned in the instru	ment.	MINIMUM.	
Dated: December 31, 2014		S. S	TATS WILLIAM	-
Custom A 10	1	WAS	DANDA 19.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.100 10.	, , •
Notary Public in and for the State of Washingt	ion		100 NA 200 S	
Residing at Auburn		111,6	E CHILDWING	
My Commission expires 2/19/2014		_	ON OL THE	
		_	Milling	

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.