

AFTER RECORDING RETURN TO:  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDUGALL AVENUE, SUITE 202  
EVERETT, WA 98201

### NOTICE OF TRUSTEE'S SALE

REFERENCE NUMBER: 2007164850  
GRANTOR(S): Karen L. Gibbon, PS  
GRANTEE(S): Robert D. Osborne, a single person  
ABBREVIATED LEGAL: LOT 4 SUNSERI-SCHULL SP BK 2/PG 120  
APN# 02-05-30-0-0151-00

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

**If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the secured property.**

**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 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: **Toll-free: 1-877-894-HOME (1-877-894-4663)**  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)
- The United States Department of Housing and Urban Development:  
**Toll-free: 1-800-569-4287**  
**Local counseling agencies in Washington:**  
<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:  
**Toll-free: 1-800-606-4819**  
<http://nwjustice.org/what-clear>

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on May 15, 2015, at the hour of 10:00 AM, at the main entrance Skamania County Courthouse, 240 Vancouver Ave, in the City of Stevenson, State of Washington, sell at public auction to the highest and best bidder, payable 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 THE SOUTHWEST QUARTER OF SECTION 30, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:  
LOT 4 OF THE SUNSERI-SCHULL SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 120, SKAMANIA COUNTY RECORDS.

PARCEL ID: 02053000151000

(commonly known as 222 Taylor Rd., Washougal, WA 98671), which is subject to that certain Deed of Trust, dated January 24, 2007, recorded February 1, 2007, under Auditor's File No. 2007164850 records of Skamania County, Washington, from Robert D. Osborne, a single person, as Grantors, to 1 Service Link, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems Inc., as nominee for Countrywide Home Loans, Inc., as Beneficiary, the beneficial interest in which has been assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-3, under Skamania County Auditor's File No. 2011178611.

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 Borrowers or Grantor's default on the obligation secured by the Deed of Trust.

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

<b>Monthly payments:</b>	
Monthly payment(s) totaling \$146,642.12, (October 1, 2007 - January 1, 2015):	\$146,642.12
Property Inspections:	\$192.95
Corporate Advances:	\$4,221.58
<b>TOTAL MONTHLY PAYMENTS AND LATE CHARGES:</b>	<b>\$151,056.65</b>

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$207,473.57, together with interest as provided in the note or other instrument secured from September 1, 2007 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on May 15, 2015. The defaults referred to in paragraph III must be cured by May 4, 2015 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before May 4, 2015 (11 days before the sale) the default(s) as set forth in paragraph III is/are

cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 4, 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 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

Robert D. Osborne  
Spouse or Domestic Partner of  
Robert D. Osborne

At: 222 Taylor Rd., Washougal, WA 98671

by both first class and certified mail on April 9, 2014, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 10, 2014, with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 R.C.W. 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 20<sup>th</sup> day following the sale, as against the grantor under the deed of trust (owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20<sup>th</sup> 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 prove a tenant with written notice in accordance with RCW 61.24.060.**

DATED: January 6, 2015

KAREN L. GIBBON, P.S., Successor Trustee

By:   
KAREN L. GIBBON, President  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDougall Avenue, Suite 202  
Everett, WA 98201  
(425) 212-3277

