

AFN # 2015000206 Recorded 02/05/2015 at 10:10AM DocType: NTS Filed by:
FIRST AMERICAN NATIONAL DEFAULT SEATTLE Page: 1 of 5 Auditor Robert J. Waym
Skamania County, WA

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101

TS No WA09000629-14-1

APN 04072610070000

TO No 8499687

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

1ST AM

I. NOTICE IS HEREBY GIVEN that on **June 12, 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:

Abbreviated Legal: PTN Sec 26, T 4N, R 7E, W.M.
As more fully described on the attached Exhibit A

APN: **04072610070000**

More commonly known as **211 HEMLOCK ROAD, CARSON, WA 98610**

which is subject to that certain Deed of Trust dated as of October 7, 2005, executed by KYLE G. DAVIS AND LORIE J. DAVIS, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for MANN FINANCIAL INC. D/B/A WESTCORP MORTGAGE GROUP, Beneficiary of the security instrument, its successors and assigns, recorded October 12, 2005 as Instrument No. 2005159065 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 22, 2012 as Instrument Number 2012181818 of official records in the Office of the Recorder of Skamania County, Washington.

II. No action commenced by **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**, 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., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**

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	To	Number of Payments	Monthly Payment	Total
May 1, 2014	February 3, 2015	3	\$2,555.11	\$25,077.55
		7	\$2,487.46	

LATE CHARGE INFORMATION

May 1, 2014	February 3, 2015	\$592.44
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PROMISSORY NOTE INFORMATION

Note Dated:	October 7, 2005
Note Amount:	\$338,400.00
Interest Paid To:	April 1, 2014
Next Due Date:	May 1, 2014

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$292,165.91, 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 **June 12, 2015**. The defaults referred to in Paragraph III must be cured by **June 1, 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 **June 1, 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 **June 1, 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., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

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KYLE G DAVIS
211 HEMLOCK ROAD, CARSON, WA 98610

KYLE G DAVIS
PO BOX 182, NORTH BONNEVILLE, WA 98639

LORIE J DAVIS
211 HEMLOCK ROAD, CARSON, WA 98610

LORIE J DAVIS
PO BOX 182, NORTH BONNEVILLE, WA 98639

by both first class and certified mail on December 19, 2014, 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: 02/03/2015

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



By: Athena Vaughn, Authorized Signatory

MTC Financial Inc. dba Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101
Phone: (800) 409-7530
TDD: 800-833-6388

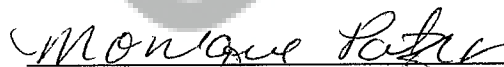
For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

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

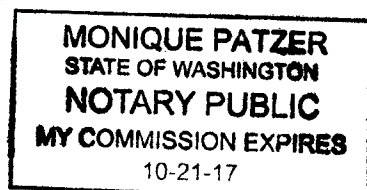
STATE OF Washington

COUNTY OF King

I certify that I know or have satisfactory evidence that Athena Vaughn is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Authorized Signatory for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: Feb 3, 2015


Notary Public in and for the State of Washington

Residing at King CountyMy Commission expires 10/21/17

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.

EXHIBIT A

PARCEL I: That portion of the Northwest Quarter of the Northeast Quarter of Section 26, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Beginning at a point 297.4 feet South of the quarter corner on the North line of the said Section 26 marking the intersection of the center line of the County Road known as Hemlock Road as reconstructed and reestablished and the center line running North and South through the said Section 26; thence South along said center line 314 feet to the Southwest corner of the tract of land conveyed to the grantors by deed dated March 3, 1951, and recorded at Page 396 of Book 33 of Deeds, Records of Skamania County, Washington; thence East 300 feet; thence North 370.41 feet, more or less, to the center of said Hemlock Road; thence South $79^{\circ}21'$ West following the center of said Hemlock Road 305.26 feet, more or less, to the Point of Beginning.

PARCEL II: A portion of the Northwest Quarter of the Northwest Quarter of the Northeast Quarter of Section 26, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Commencing at the Southeast corner of the Parcel described in that particular document recorded in Book 44 at Page 247 of Deeds, which is an iron rod; thence North 211.92 feet to the Point of Beginning; thence continuing North 97.70 feet to a point (from which an iron rod bears North 28.82 feet); thence South $26^{\circ}34'39''$ East, 80.45 feet; thence South $64^{\circ}49'30''$ West, 43.73 feet to the Point of Beginning.