

WHEN RECORDED MAIL TO:

CAL-WESTERN OF WASHINGTON, INC.

201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

T.S. No. 1389153-20
Parcel No. 02053230090200

Space Above This Line For Recorder's Use

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, CAL-WESTERN OF WASHINGTON, INC., will on August 21, 2015, at the hour of 10:00am, at AT THE COUNTY COURTHOUSE, 240 NW VANCOUVER AVENUE 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(ies) of SKAMANIA, State of Washington to-wit:

LOT 46, WASHOUGAL RIVERSIDE TRACTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 80, RECORDS OF SKAMANIA COUNTY, WASHINGTON. EXCEPT THE NORTHWESTERN 136.5 FEET OF THE SAID LOT 46, BEING THAT PORTION THEREOF LYING ADJACENT TO THE SKYE ROAD AND HAVING A FRONTAGE OF 200 FEET ON SAID SKYE ROAD WITH A DEPTH OF 136.5 FEET.

Commonly known as: 111 LAUREL LANE
WASHOUGAL WA 98671

which is subject to that certain Deed of Trust dated June 01, 2007, recorded June 06, 2007, under Auditor's File No. 2007166390, Book XX, Page XX, records of SKAMANIA County, Washington, from ELAINE M ANNIS AND KERRY L ANNIS, HUSBAND AND WIFE as Grantor, to TICOR TITLE as Trustee, to secure an obligation in favor of NATIONAL CITY BANK as Beneficiary, the beneficial interest in which was assigned to N/A under an assignment recorded on N/A, under Auditor's File No. N/A, Bk. N/A, Pg. N/A, records of SKAMANIA County, Washington.

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

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: \$4,818.12; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$90,905.08, together with interest as provided in the note or other instrument secured from December 24, 2012, 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. The sale will be made without warranty, express or implied, regarding title, possession or encumbrances on August 21, 2015. The default(s) referred to in paragraph III, must be cured by August 10, 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 on or before August 10, 2015 (11 days before the sale date), 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 August 10, 2015 (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 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 addresses:

See Exhibit "1" attached

by both first class and certified mail on March 11, 2015 proof of which is in the possession of the Trustee; and on March 12, 2015 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such 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.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary or the Beneficiary's attorney.

IX.

Anyone having any objections 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.

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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

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: Telephone: (877) 894-4663. Website: www.homeownership.wa.gov

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: (888) 201-1014. Website: <http://nwjustice.org>

DATE: April 09, 2015

CAL-WESTERN OF WASHINGTON, INC.

201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

(800)546-1531

Signature/By


Rhonda Rorie, A.V.P.

NOTICE OF TRUSTEE'S SALE

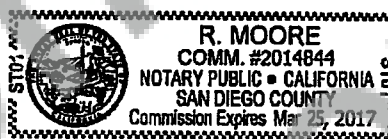
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A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On APR 09 2015 before me, R. Moore
a Notary Public in and for said State, personally appeared Rhonda Rorie,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF
PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal (Seal)

Signature _____



NOTICE OF TRUSTEE'S SALE EXHIBIT "1"

Loan No: XXXX1364
T.S. No: 1389153-20

Name & Address:

ELAINE M ANNIS
111 LAUREL LANE
WASHOUGAL WA 98671

ELAINE M ANNIS
552 E HYLAND DRIVE
UNION WA 98592

ELAINE M ANNIS
810 N BAKER AVE
EAST WENATCHEE WA 98802-4449

KERRY L ANNIS
111 LAUREL LANE
WASHOUGAL WA 98671

KERRY L ANNIS
810 N BAKER AVENUE
EAST WENATCHEE WA 98802

ELAINE M ANNIS
810 N BAKER AVENUE
EAST WENATCHEE WA 98802

OCCUPANT
111 LAUREL LN
WASHOUGAL WA 98671

KERRY L. ANNIS
810 N BAKER AVENUE
EAST WENATCHEE WA 98802

KERRY L. ANNIS
111 LAUREL LN
WASHOUGAL WA 98671

ELAINE M ANNIS
111 LAUREL LN
WASHOUGAL WA 98671