

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101

TS No WA08001569-15-1

APN 0205300018100

TO No 150216696-WA-MSI

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

I. NOTICE IS HEREBY GIVEN that on **March 25, 2016, 10:00 AM, Main Entrance, Skamania County Courthouse, 240 NW 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: **LOT 3, OF SP3/393**

AS MORE FULLY DESCRIBED IN ATTACHED EXHIBIT "A"

APN: **0205300018100**

More commonly known as **382 NO NAME LN, WASHOUGAL, WA 98671-7179**

which is subject to that certain Deed of Trust dated as of May 20, 2009, executed by CHARLES L TUELL, AND MICHELLE M TUELL, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for BANK OF AMERICA, N.A., Beneficiary of the security instrument, its successors and assigns, recorded May 28, 2009 as Instrument No. 2009172978 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 July 13, 2011 as Instrument Number 2011178618 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.

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: **214-209-6557**

Address: **7105 Corporate Drive, Building C, Plano, TX 75024**

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 |
|-------------------|-------------------|-----------------------|-----------------|---------------------|
| September 1, 2010 | November 12, 2015 | 23 | \$2,496.92 | \$153,704.56 |
| | | 6 | \$2,392.92 | |
| | | 6 | \$2,396.90 | |
| | | 12 | \$2,404.76 | |
| | | 12 | \$2,400.83 | |
| | | 4 | \$2,467.35 | |

PROMISSORY NOTE INFORMATION

Note Dated: **May 20, 2009**
 Note Amount: **\$340,186.00**
 Interest Paid To: **August 1, 2010**
 Next Due Date: **September 1, 2010**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$334,691.14, 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 **March 25, 2016**. The defaults referred to in Paragraph III must be cured by **March 14, 2016**, (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 **March 14, 2016** (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 **March 14, 2016** (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

CHARLES L TUELL
 382 NO NAME LN, WASHOUGAL, WA 98671-7179

CHARLES L TUELL
 12119 SE HENDERSON DRIVE, PORTLAND, OR 97266

CHARLES L TUELL
 9041 WASHOUGAL RIVER ROAD, WASHOUGAL, WA 98671

MICHELLE M TUELL
 382 NO NAME LN, WASHOUGAL, WA 98671-7179

MICHELLE M TUELL

9041 WASHOUGAL RIVER ROAD, WASHOUGAL, WA 98671

by both first class and certified mail on September 29, 2015, 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

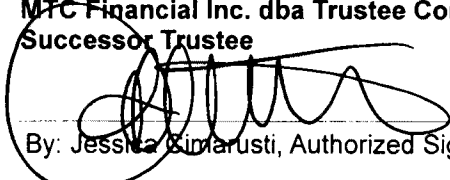
The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov

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

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: 11/12/2015

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

By:  _____
By: Jessica Cimarusi, 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.Auction.com

STATE OF WASHINGTON
COUNTY OF KING

I certify that I know or have satisfactory evidence that JESSICA CIMARUSTI is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that 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.

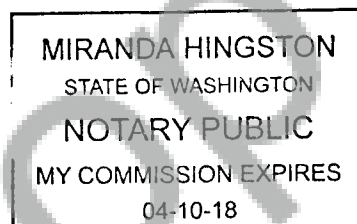
Dated: 11/12/15



Notary Public in and for the State of Washington

Residing at King County

My Commission expires 4/10/18



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"

COMMENCING AT THE NORTHEAST CORNER OF LOT 2 OF SHORT PLAT RECORDED IN BOOK 3, PAGES 393 AND 394, SECTION 30, TOWNSHIP 2 NORTH, RAGE 5 EAST OF WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON; THENCE SOUTH $00^{\circ}48'42''$ WEST, 331.52 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH $00^{\circ}48'42''$ WEST, 331.52 WEST, 331.52 FEET TO THE SOUTH LINE OF SAID SHORT PLAT RECORDED IN BOOK 3, PAGES 393 AND 394; THENCE NORTH $89^{\circ}32'20''$ EAST, ALONG SAID SOUTH LINE, 1,318.81 FEET; THENCE NORTH $01^{\circ}20'48''$ EAST, 328.90 FEET; THENCE SOUTH $89^{\circ}39'21''$ WEST, 1,321.82 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A 30 FOOT INGRESS, ENGRESS THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SHORT PLAT, RECORDED IN BOOK 3 PAGE 393, RECORDS OF SKAMANIA COUNTY WASHINGTON, LOCATED IN A PORTION OF THE WILLAMETTE MERIDIAN; THENCE NORTH $89^{\circ}32'20''$ EAST, ALONG SOUTH LINE OF SAID SHORT PLATE, RECORDED IN ABOOK 3, PAGE 393, 441.54 FEET TO THE FORMER SOTHEAST CORNER OF LOT 2 PF SAID SHORT PLAT; THENCE NORTHE $04^{\circ}42'44''$ EAST, 97.30 FEET; THENCE SOUTH $81^{\circ}52'55''$ EAST, 52.84 FEET TO A 195 FOORT RADIUS CURVE TO THE LEFT, THE CHORD OF WHICH BEARS SOTH $87^{\circ}01'13''$ EAST, 34.93 FEET; THENCE ALONG SAID CURVE 34.98 FEET TO THE POINT OF BEGINNING; THENCE ALONG SAID 195 FOOT RADIUS CURVE TO THE LEFT, THE CHORD OF WHICH BEARS NORTH $68^{\circ}17'32''$ EAST, 130.50 FEET; THENCE ALONG SAID CURVE 133.07 FEET; THENCE NORTH $48^{\circ}17'32''$ EAST, 21.30 FEET TO A 120 FOOT RADIUS CURVE TO THE RIGHT, THE CHORD OF WHICH BEARS NORTH $61^{\circ}51'24''$ EAST, 54.45 FEET; THENCE ALONG SAID CURVE 54.93 FEET; THENCE NORTH $74^{\circ}58'14''$ 148.43 FEET TO THE TERMINUS OF SAID LINE.