AFN #2016000841 Recorded May 04, 2016 02:55 PM DocType: NTS Filed by: Simplifile Page: 1 of 5 File Fee: \$77.00 Auditor Robert J. Waymire Skamania County, WA

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps 500 Union Street, Suite 620 Seattle, WA 98101

TS No WA08000091-16-1

APN 03082011110000

TO No 160029852-WA-MSO

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

I. NOTICE IS HEREBY GIVEN that on September 9, 2016, 10:00 AM, at main entrance Skamania County Courthouse, 240 Vancouver Ave, Stevenson, WA, 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:

THE LAND REFFERED TO IN THIS POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAMANIA, CITY OF CARSON, AND DESCRIBED AS FOLLOWS: A TRACT OF LAND IN THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED FOLLOWS: LOT 1 OF THE CARSON VALLEY SHORT PLAT #2, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 173, SKAMANIA COUNTY RECORDS. EXCEPT THE FOLLOWING: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 1; THENCE EAST 199.45 FEET TO THE SOUTHEAST CORNER THEREOF THENCE NORTH ALONG THE EAST LINE OF SAID LOT, A DISTANCE OF 70.03 FEET; THENCE SOUTH 78°33'18" WEST 204.09 FEET TO A POINT ON THE WEST LINE OF SAID LOT WHICH IS 26.97 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 26.97 FEET TO THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN.

APN: 03082011110000

More commonly known as 1792 WIND RIVER RD, CARSON, WA 98610

which is subject to that certain Deed of Trust dated as of February 7, 2008, executed by VALERIE C. EPLING AND PAUL L. EPLING, WIFE AND HUSBAND as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS"), as designated nominee for QUICKEN LOANS INC., Beneficiary of the security instrument, its successors and assigns, recorded February 20, 2008 as Instrument No. 2008169046 of official records in the Office of the Recorder of Skamania County, Washington.

II. No action commenced by U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust, 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: U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust

AFN #2016000841 Page: 2 of 5

Contact Phone No: **800-401-6587**

Address:

13801 Wireless Way, Oklahoma City, OK 73134



AFN #2016000841 Page: 3 of 5

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, 2011	May 3, 2016	55 3	\$1,146.94 \$2,380.47	\$70,223.11
LATE CHARGE INFORMATION				
August 1, 2011	May 3, 2016	1	\$802.90	\$802.90
PROMISSORY NOTE INFORMATION				
Note Dated: February 7, 2008 Note Amount: \$234,925.00 Interest Paid To: July 1, 2011 Next Due Date: August 1, 2011				

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$234,269.00, 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 **September 9**, **2016**. The defaults referred to in Paragraph III must be cured by **August 29**, **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 **August 29**, **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 **August 29**, **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, U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

PAUL L. EPLING 1792 WIND RIVER RD, CARSON, WA 98610

PAUL L. EPLING 502 FRANK JOHNS AVE, STEVENSON, WA 98648

PAUL L. EPLING PO BOX 65, WASHINGTON, MS 39190

VALERIE C. EPLING 1792 WIND RIVER RD, CARSON, WA 98610

TS No WA08000091-16-1

APN 03082011110000

TO No 160029852-WA-MSO

AFN #2016000841 Page: 4 of 5

VALERIE C. EPLING 502 FRANK JOHNS AVE, STEVENSON, WA 98648

VALERIE C. EPLING PO BOX 65, WASHINGTON, MS 39190

by both first class and certified mail on March 21, 2016, 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

AFN #2016000841 Page: 5 of 5

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: 5/3/20/0

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

A I I I

By: Less Ca Cimarusti, Authorized Signatory

MTC Financial Inc. dba Trustee Corps 500 Union Street, Suite 620 Seattle, WA 98101 Toll Free Number: (844) 367-8456 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.insourcelogic.com

STATE OF WASHINGTON COUNTY OF KING

I certify that I know or have satisfactory evidence that <u>JESSICA CIMARUSTI</u> 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: 5 3 20 6

Notary Public in and for the State of Washington

Residing at King County

My Commission expires

Notary Public State of Washington PATRICK LYNCH My Appointment Expires Apr 4, 2019

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.