AFN #2017000308 Recorded Feb 13, 2017 10:18 AM DocType: NTS Filed by: Simplifile Page: 1 of 5 File Fee: \$77.00 Auditor Robert J. Waymire Skamania County, WA

After Recording, Return to: Heather L. Smith Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997

File No.:

8212.20542

Trustee:

Northwest Trustee Services, Inc.

Grantors:

Mark Catron, as his separate estate and Daveina Brogan, as her separate estate

Grantee:

HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII

Trust

Ref to DOT Auditor File No.: 2007166164 **Tax Parcel ID No.:** 02 07 20 1 0 0213 00

Abbreviated Legal: LOT 2, SUBDIVISION OF DEBBIE SULLIVAN SHORT PLAT, SKAMANIA

CO., WA

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME

You have only 20 DAYS from the recording date of 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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web

site: 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
Telephone: Toll-free: 1-800-606-4819. Web site: http://nwjustice.org/what-clear.

I.

On **June 16, 2017**, at 10:00 AM. inside the main lobby of the Skamania County Courthouse, 240 Vancouver Avenue in the City of Stevenson, State of Washington, the undersigned Trustee (subject to any conditions

AFN #2017000308 Page: 2 of 5

imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skamania, State of Washington:

Lot 2 of Debbie Sullivan Short Plat, according to the plat thereof, recorded in Book "T" of Short Plats, Page 98, Records of Skamania County, Washington

Commonly known as:

2060 Greenleaf Drive

North Bonneville, WA 98639

which is subject to that certain Deed of Trust dated 05/10/07, recorded on 05/18/07, under Auditor's File No. 2007166164, records of Skamania County, Washington, from Mark Catron and Daveina Brogan, husband and wife, as Grantor, to Skamania County Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc., solely as a nominee for Plaza Home Mortgage, Inc., its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by PROF-2014-S2 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee to HMC Assets, LLC solely in its capacity as Separate Trustee of CAM XVIII Trust, under an Assignment/Successive Assignments recorded under Auditor's File No. 2016002362.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

11.

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

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate as of 01/31/2017. If reinstating after this date, please contact NWTS for the exact reinstatement amount.

\$132,147.64

Monthly Payments		\$129,643.02
Total Arrearage	\$129,643.02	
Trustee's Expenses		
(Itemization)		
Trustee's Fee		\$1,350.00
Title Report		\$964.76
Statutory Mailings		\$94.86
Recording Costs		\$15.00
Postings		\$80.00
Total Costs	<u>\$2,504.62</u>	

Other known defaults as follows:

Total Amount Due:

AFN #2017000308 Page: 3 of 5

IV.

The sum owing on the Obligation is: Principal Balance of \$241,053.21, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/10, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on June 16, 2017. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 06/05/17 (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 06/05/17 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 06/05/17 (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 balance of 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 address(es):

NAME AND ADDRESS

Mark Catron 2060 Greenleaf Dr North Bonneville, WA 98639

Daveina Brogan 2060 Greenleaf Dr North Bonneville, WA 98639

Mark Catron 144 NW 18th Ave Camas, WA 98607

Mark Catron c/o Carolyn R. Smale, Attorney at law 216 Columbia Street Hood River, OR 97031

Daveina Brogan c/o Carolyn R. Smale, Attorney at law 216 Columbia Street Hood River, OR 97031

Unknown Spouse and/or Domestic Partner of Mark Catron 2060 Greenleaf Drive North Bonneville, WA 98639 Mark Catron PO Box 1 North Bonneville, WA 98639

Daveina Brogan
PO BOX 1
North Bonneville, WA 98639

Daveina Brogan POB 367 Goldendale, WA 98620

Mark Catron c/o Carolyn R. Smale, Attorney at law PO Box 620 Hood River, OR 97031

Daveina Brogan c/o Carolyn R. Smale, Attorney at law PO Box 620 Hood River, OR 97031

Unknown Spouse and/or Domestic Partner of Daveina Brogan 2060 Greenleaf Drive North Bonneville, WA 98639

AFN #2017000308 Page: 4 of 5

Unknown Spouse and/or Domestic Partner of Mark Catron PO Box 1 North Bonneville, WA 98639

Unknown Spouse and/or Domestic Partner of Mark Catron 144 NW 18th Ave Camas, WA 98607 Unknown Spouse and/or Domestic Partner of Daveina Brogan PO Box 1 North Bonneville, WA 98639

Unknown Spouse and/or Domestic Partner of Daveina Brogan PO Box 367 Goldendale, WA 98620

by both first class and certified mail, return receipt requested on 12/21/16, proof of which is in the possession of the Trustee; and on 12/22/16 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

IX.

Anyone having any objection 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.

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.

AFN #2017000308 Page: 5 of 5

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Date Executed: ____

Northwest Trustee Services, Inc., Trustee

By W. Authorized Signature

13555 SE 36TH ST. SUITE 100

BELLEVUE, WA 98006

Contact: Heather L. Smith

(425) 586-1900

STATE OF WASHINGTON

) ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that **Heather Smith** 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 Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

VENIACHA SIMS STATE OF WASHINGTON NOTARY PUBLIC

MY COMMISSION EXPIRES

02-19-20

NOTARY PUBLIC in and for the State of

Washington, residing at WO

My commission expires

NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36^{th} St. Suite 100, Bellevue, WA 98006 phone (425) 586-1900 fax (425) 586-1997

File No: 8212.20542

Borrower: Catron, Mark and Brogan, Daveina

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.