AFN #2017000788 Recorded Apr 18, 2017 11:41 AM DocType: NTS Filed by: Simplifile Page: 1 of 5 File Fee: \$77.00 Auditor Robert J. Waymire Skamania County, WA

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO: North Star Trustee, LLC 6100 219th ST SW, Suite 480 Mountlake Terrace, Washington 98043

150230210

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 03 08 17 4 0 0801 00

Deed of Trust Instrument No.: 2004152656

Grantor: DOUGLAS L. THORNBURG AND LORI J. THORNBURG, HUSBAND AND WIFE Grantee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR

HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS

TS No: 15-39123

NOTICE OF TRUSTEE'S SALE

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: 1-877-894HOME (1-877-894-4663)

Web site: http://www.dfi.wa.gov/consumers/homeownership/

The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287

Web site: http://portal.hud.gov/hudportal/HUD

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: 1-800-606-4819 Web site: http://www.ocla.wa.gov/

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, North Star Trustee, LLC will on 8/25/2017, at 10:00 AM at main entrance Skamania County Courthouse, 240 Vancouver Ave, Stevenson, WA 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 of Skamania, State of Washington, to-wit:

SE 1/4 SECTION 17, TOWNSHIP 3N, RANGE 8EWM

FULL LEGAL DESCRIPTION IS ATTACHED HERETO AS "EXHIBIT A"

Commonly known as: 2421 WIND RIVER HIGHWAY CARSON, Washington 98610 (aka 2421 WIND RIVER ROAD CARSON, WA 98610-3233)

which is subject to that certain Deed of Trust dated 4/15/2004, recorded 4/20/2004, under Auditor's File No. 2004152656, records of Skamania County, Washington, from DOUGLAS L. THORNBURG AND LORI J.

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THORNBURG, HUSBAND AND WIFE, as Grantor(s), to SKAMANIA COUNTY TITLE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS. The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS5 is the holder of the Promissory Note and current Beneficiary of the Deed of Trust.

- 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.
- 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:

PAYMENT INFORMATION

FROM	THRU	NO.PMT	AMOUNT	TOTAL
12/1/2014	07/31/2015	8	\$1,280.07	\$10,240.56
`8/1/2015	07/31/2016	12	\$1,256.83	\$15,081.96
8/1/2016	03/23/2017	8	\$1,232.53	\$9,860.24
Advances:		Ν.	_	\$1,450.76
PROMISSORY NOTE INFORM	TATION			
Note Dated:	. W. /		- All	4/15/2004
Note Amount:			- 1	\$175,750.00
Interest Paid To:				11/1/2014
Next Due Date:	-	- 4		12/1/2014

- IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$170,620.15, together with interest as provided in the note or other instrument secured from the 11/1/2014, 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 8/25/2017. The default(s) referred to in Paragraph III must be cured by 8/14/2017, (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 8/14/2017 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's 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 8/14/2017 (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 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:

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NAME

ADDRESS

DOUGLAS L. THORNBURG

2421 WIND RIVER HIGHWAY

CARSON, WA 98610

DOUGLAS L. THORNBURG

PO BOX 543

WHITE SALMON, WA 98672

LORI J. THORNBURG

2421 WIND RIVER HIGHWAY

CARSON, WA 98610

LORI J. THORNBURG

PO BOX 543

WHITE SALMON, WA 98672

by both first class and certified mail on 1/23/2017, 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 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and 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:

 T^*I

North Star Trustee, LLC, as Trustee

Lisa Hackney, Vice President of Trustee Operations

Address for service: North Star Trustee, LLC

6100 219th ST SW, Suite 480

Mountlake Terrace, Washington 98043

Phone No: (206) 866-5345

Beneficiary / Servicer Phone: (800)315-4757

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STATE OF WASHINGTON

) ss.

COUNTY OF SNOHOMISH

I certify that I know or have satisfactory evidence that <u>Lisa Hackney</u> 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 <u>Vice President of Trustee Operations</u> of <u>North Star Trustee</u>, <u>LLC</u> to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/17/2017

Kellie Barnes

NOTARY PUBLIC in and for the State of Washington, residing at Lynnwood, WA My commission expires 3/18/2020

OTAR AND TAR SUBLIC OF WASHINGTON

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EXHIBIT "A"

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE CENTER OF SAID SECTION 17; THENCE NORTH 89°55' EAST 30 FEET; THENCE SOUTH 380 FEET; THENCE SOUTH 88°39'49" EAST 254 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 01°18'56" WEST 250 FEET; THENCE SOUTH 88°39'47" EAST 148.92 FEET; THENCE NORTH 05°11'41" EAST 245.80 FEET TO THE WESTERLY LINE OF THE 150 FOOT RIGHT OF WAY GRANTED TO THE STATE OF WASHINGTON BY INSTRUMENT RECORDED IN BOOK 42, PAGE 499; THENCE NORTHWESTERLY ALONG SAID WESTERLY LINE OF STATE HIGHWAY, 89.49 FEET, MORE OR LESS, TO THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO JERRY CARTER, ET UX, BY INSTRUMENT RECORDED BOOK 163, PAGE 940; THENCE NORTH 88°39'49" WEST 123.13 FEET ALONG SAID CARTER'S NORTH LINE TO THE NORTHWEST CORNER OF SAID CARTER TRACT; THENCE SOUTH 01°18'56" WEST 80 FEET TO THE TRUE POINT OF BEGINNING.