

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

North Star Trustee, LLC  
6100 219th ST SW, Suite 480  
Mountlake Terrace, Washington 98043

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 02053300070000

Deed of Trust Instrument No.: 2007166217

Grantor: JANE MONIOT, A SINGLE PERSON

Grantee: Mortgage Electronic Registration Systems, Inc., as nominee for COUNTRYWIDE HOME LOANS,  
INC. its successors and assigns

TS No: 15-35904

### 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 **1/5/2018, at 9:00 AM at the main entrance of the Skamania County Courthouse, 240 NW Vancouver Avenue, Stevenson, WA 98648** 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:

A tract of land in the Northwest quarter of the Northeast quarter of Section 33, Township 2 North, Range 5 East of the Willamette Meridian, beginning at the North quarter of Section 33, Township 2 North, Range 5, East of the Willamette Meridian, in Skamania County, Washington; thence South 0°43'51" West 400.00 feet to the True Point of Beginning, that is a 1/2" X 30" iron pipe; thence continuing South 0°43'51" West 501.00 feet to a 1/2" X 30" iron pipe; thence south 89°16'09" East 209.12 feet to a 1/2" X 30" iron pipe; thence South 0°43'51" West 204.58 feet to a 1/2" X 30" iron pipe; thence South 75°12'25" East 92.90 feet parallel and 30.00 feet North of the Washougal River Road to a 1/2" X 30" iron pipe set on the D. Burk Survey; thence North 0°43'51" East 628.16 feet to a 1/2" X 30" iron pipe which is also the Northwest corner of the D. Burk property; thence North 89°16'09" West 140.16 feet to a 1/2" X 30" iron pipe set on the East shoulder of the

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existing roadway; thence North 29°42'38" West 116.08 feet to a 1/2" X 30" iron pipe; thence North 89°16'09" West 100.00 feet to the True Point of Beginning.

Commonly known as: 11971 WASHOUGAL RIVER RD  
WASHOUGAL, Washington 98671-7133

which is subject to that certain Deed of Trust dated 5/17/2007, recorded 5/24/2007, under Auditor's File No. 2007166217, records of Skamania County, Washington, from JANE MONIOT, A SINGLE PERSON, as Grantor(s), to LANDSAFE TITLE OF WASHINGTON, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for COUNTRYWIDE HOME LOANS, INC. its successors and assigns. The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 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.

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:

#### **PAYMENT INFORMATION**

Total Monthly Payments Due:	<b>TOTAL</b>
March 1, 2011 – August 1, 2017	\$164,487.48
Advances:	\$4,691.51
Property Inspections:	\$147.55

#### **PROMISSORY NOTE INFORMATION**

Note Dated:	5/17/2007
Note Amount:	\$214,400.00
Interest Paid To:	2/1/2011
Next Due Date:	3/1/2011

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$211,938.76, together with interest as provided in the note or other instrument secured from 2/1/2011, 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 **1/5/2018**. The default(s) referred to in Paragraph III must be cured by 12/25/2017, (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 12/25/2017 (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 12/25/2017 (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.

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VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

<u>NAME</u>	<u>ADDRESS</u>
JANE MONIOT AKA JANE M MONIOT	11971 WASHOUGAL RIVER RD WASHOUGAL, WA 98671-7133
SPOUSE OF JANE MONIOT AKA JANE M MONIOT	11971 WASHOUGAL RIVER RD WASHOUGAL, WA 98671-7133

by both first class and certified mail on 12/30/2015, 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.

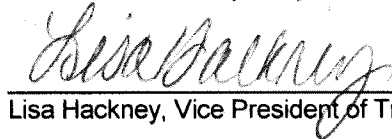
VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property.

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 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 20<sup>th</sup> 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 20<sup>th</sup> 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: 8/21/2017

**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

