AFN #2017002255 Recorded Oct 30, 2017 07:53 AM DocType: NTS Filed by: Simplifile Page: 1 of 4 File Fee: \$77.00 Auditor Robert J. Waymire Skamania

County, WA

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO: North Cascade Trustee Services Inc. 901 Fifth Avenue, Suite 410 Seattle, WA 98164

TS #60430-00123-NJ-WA

APN #03 08 29 0 0 0901 00

Reference Number: 2007166232

Abbreviated Legal: LOT 2, SUBDIVISION OF JOHNSON SHORT PLAT

Grantor: Gary A Johnson and Nancy A Johnson Grantee: North Cascade Trustee Services Inc.

Original Beneficiary: American General Home Equity, Inc.

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

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

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 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:

 $\underline{\text{http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search\&searchstate=WA\&filterSvc=dfc}$ 

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.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on March 2, 2018, at the hour of 10:00 AM at Skamania County Superior Courthouse, main entrance, 240 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:

## LOT 2 OF WITTENBERG, JOHNSON & JOHNSON'S SHORT PLAT, RECORDED IN BOOK "1" OF SHORT PLATS, PAGE 61, RECORDS OF SKAMANIA COUNTY, WASHINGTON

APN: 03 08 29 0 0 0901 00

More commonly known as: 212 CARSON DEPOT ROAD, Carson, WA 98610

which is subject to that certain Deed of Trust dated May 22, 2007, recorded May 25, 2007, under Auditor's File No. 2007166232, records of Skamania County, Washington, from Gary A Johnson and Nancy A Johnson, Husband and Wife, as Grantor, to Clark County Title Company, as Trustee, to secure an obligation in favor of American General Home Equity, Inc. as Beneficiary, the beneficial interest in which was assigned to WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR CARLSBAD FUNDING MORTGAGE TRUST under an Assignment recorded on February 17, 2016 under Auditor's File 2016000321 in the official records in the Office of the Recorder of Skamania County, Washington.

H.

No action commenced by the current 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/Mortgage.

Ш

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

Payments		\$10,790.16
Suspense Balance		<b>\$-17</b> .46
Bad Check	1//	\$25.00
Corporate Advances		\$2,081.21
Grand Total		\$12,878.91

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$83,608.18, together with interest as provided in the note or other instrument secured from October 5, 2016, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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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 March 2, 2018. The defaults referred to in paragraph III must be cured by February 19, 2018 (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 February 19, 2018 (11 days before the sale date), the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. Payment must be with cashiers' or certified check from a state or federally chartered bank. The sale may be terminated any time after February 19, 2018 (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 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:

Gary A Johnson 212 CARSON DEPOT ROAD Carson, WA 98610

Nancy A Johnson 212 CARSON DEPOT ROAD Carson , WA 98610

Current Occupant 212 CARSON DEPOT ROAD Carson, WA 98610

by both first-class and certified mail on August 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 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.

Χ.

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

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59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

To access sale information, please go to <a href="http://www.stoxposting.com/sales-calendars.">http://www.stoxposting.com/sales-calendars.</a>

Dated: October 26, 2017	North (	Cascade Trustee Services Inc.,	
MINISTRALA MARIO. <sup>C</sup>	Duly A	ppointed Successor Trustee	
	المهمين	7	
	1000		
		ence Jackson, Authorized Signator	y
		th Avenue, Suite 410 , Washington 98164	
		one 1-855-676-9686	
STATE OF WASHINGTON	) Telepin	one 1-833-070-9680	
STATE OF WASHINGTON	) ss.		
COUNTY OF KING	) 33.	AT 8 1	4 9
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I certify that I know or have satisf	actory evidence t	nat Perence Jackso	is the person who
appeared before me, and said pers	on acknowledged	that he/she signed this instrument	, on oath stated that he/she was
authorized to execute the instrume	ent and acknowled	iged it as the authorized signatory	of North Cascade Trustee
Services Inc. to be the free and vo	luntary act of suc	h party for the uses and purposes r	nentioned in the instrument.
Dated: October 26, 2017	- 40		000
Dated: October 2017		Verenion 1	1 Sanam
		NOTARY PUBLIC in and for the	State of
0302,61 1717	- U	Washington, residing at Tac	
19, 2020	(8	County of Pierce	O//IX
VIZZION EXPIRES	V4		rancin
OF WASHINGTON	- 0	(printed or typed name)	,
NAY PUBLIC		(printed or typed name)	
MAHARRA ADIN		My appointment expires: 01	-19-70