

When recorded return to:

Carolyn A. Simms, Attorney at Law  
PO Box 169  
Washougal, WA 98671

SKAMANIA COUNTY  
REAL ESTATE EXCISE TAX

N/A  
AUG - 8 2018

**Document Title:**

Notice of Trustee's Sale

PAID N/A  
*Madison P. Smith Deputy*  
SKAMANIA COUNTY TREASURER

**Reference Number(s) of Related Documents:**

Skamania County, WA Auditor No. 132600  
Skamania County, WA Auditor No. 2018001085

**Grantor(s):**

Anthony Lee Pummill

**Grantee(s):**

Charles Conaway

**Abbreviated Legal Description:**

API 1-35 and PTN of SP3-113

**Tax Parcel Number(s):**

02062730020100

G.S.

AFTER RECORDING RETURN TO:

CAROLYN A. SIMMS, Attorney  
P.O. Box 169  
Washougal, WA 98671

**Abbreviated Legal Description: API 1-35 and PTN of SP3-113**  
**Tax Parcel Number: 02062730020100**

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**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

If you filed bankruptcy or have been discharged in bankruptcy, this communication is for informational purposes only and is not intended as an attempt to collect this debt from you personally.

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

Web site: [http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development:

Telephone: 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: 1-800-606-4819

Web site: <http://nwjustice.org/what-clear>

## NOTICE OF TRUSTEE'S SALE

TO: ANTHONY LEE PUMMILL

Occupants of the Premises

All Other Interested Parties

### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, CAROLYN A. SIMMS, Attorney, will on November 9, 2018 at the hour of 9:00 a.m., outside the Skamania County Court House, in the City of Stevenson, State of Washington, 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:

**Abbreviated Legal Description: API 1-35 and PTN of SP3-113**

**Tax Parcel Number: 02062730020100**

(commonly known as 581 Woodard Creek Road, Stevenson, WA 98648), which is subject to that certain Deed of Trust, dated August 17, 1998, under Auditor's File No. 132600 (Book 180 Page 552), records of Skamania County, Washington, from ANTHONY LEE PUMMILL, as Grantor to secure an obligation in favor of Roger Malfait and Loretta Malfait, husband and wife, as Beneficiary, as assigned to CHARLES CONAWAY, as successor in interest, under the Assignment of Note and Deed of Trust dated April 13, 2018 filed under Auditor's File No. 2018001085, records of Skamania County, Washington.

### 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 for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

#### **Payments:**

12 monthly payments at approx. \$8,781.48

August, 2017 through July, 2018

**Late charges:**

12 late charge of \$36 or 5% (whichever is greater) for each  
monthly payment not made within 10 days of its due date: **\$439.07**

**TOTAL PAYMENTS AND LATE CHARGES: \$9,220.55**

Attorney's fees and costs: **\$1,750.00**

Foreclosure fees and costs: **\$895.19**

Real Property Taxes (2015-2018): **\$3,959.11**

**TOTAL CHARGES, COSTS AND FEES: \$6,604.30**

**IV.**

The sum owing on the obligation secured by the Deed of Trust is:

Principal Balance **\$32,711.47** together with interest as provided in the note from August, 2017 and such other costs and fees as are due under the note or Deed of Trust, 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the November 9, 2018. The defaults referred to in paragraph III must be cured by October 30, 2018 to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before **November 9, 2018** or the date of sale, the default as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time before November 9, 2018, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance 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, and curing all other defaults.

**VI.**

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

Anthony Lee Pummill  
2221 Madera  
Odessa, TX 79763

Occupants of the Premises  
581 Woodard Creek Road  
Stevenson, WA 98648

by both first class and certified mail on April 16, 2018, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 16, 2018 with said written Notice of Default and/or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII.

The Trustee whose name and address is set forth below will provide in writing, to any person 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 R.C.W. 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 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: July 23, 2018

TRUSTEE  
Successor Trustee

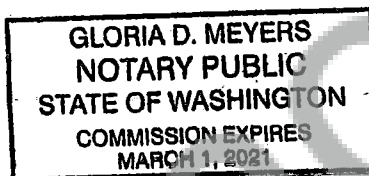
By: Carolyn A. Simms

Carolyn A. Simms, Attorney  
2035 NE 3<sup>rd</sup> Loop  
Camas, WA 98607  
360-833-2174

STATE OF WASHINGTON            )  
  ) ss.  
COUNTY OF Clark                )

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Carolyn A. Simms, to me known to be the Member of the limited liability corporation that executed the foregoing NOTICE OF TRUSTEE'S SALE, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned and on oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal on July 23<sup>rd</sup>, 2018.



Gloria D. Meyers  
Notary Public in and for Washington,  
residing at: Washnegal  
My commission expires: 3-1-2021

**EXHIBIT "A" - LEGAL DESCRIPTION**

A tract of land in the Southwest Quarter of Section 27, Township 2 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

**BEGINNING** at the Southwest corner of the Southwest Quarter of Section 27, Township 2 North, Range 6 East of the Willamette Meridian; thence South  $88^{\circ}55'59''$  East along the South line of said Southwest Quarter of Section 27, 2,372.54 feet to the True Point of Beginning; thence North  $01^{\circ}05'09''$  East parallel to the West line of said Southwest Quarter of Section 27, 208.71 feet; thence South  $88^{\circ}55'59''$  East parallel to the South line of said Southwest Quarter of Section 27, 251.03 feet, more or less, to the East line of said Southwest Quarter of Section 27; thence South along the East line of said Southwest Quarter of Section 27, 208.71 feet to the Southeast corner of said Southwest Quarter of Section 27; thence North  $88^{\circ}55'59''$  West along the South line of said Southwest Quarter of Section 27, 251.88 feet, more or less, to the True Point of Beginning.

**EXCEPT** that portion conveyed to Skamania County by Instrument recorded October 3, 1978 in Book 75, page 453, Skamania County Deed Records.

Also known as Short Plat recorded in Book 1, Page 35.

Together with the following tract of land:

The East 100 feet of the South 208.71 feet of Lot 4 of SHORT PLAT, recorded in Book 3 of Short Plats, Page 113, records of Skamania County, Washington together with a non-exclusive easement to use the private road identified as Leo Lane in said short plot.

Subject to a well maintenance agreement to share the well on the Short Plat recorded in Book 1, Page 35 with the remaining portion of Lot 4 above.

Also subject to a Road Maintenance Agreement recorded under #103356 Easement recorded in Book 46, Page 39. Covenants, conditions and restrictions as shown on the face of the plat.

Skamania County Assessor  
Date 8/8/18 Parcel# 2-6-27-3-0-201  
C.S.