

Skamania County, WA

Total: \$109.50 Pgs=7

NTS

Request of: SHAPIRO & SUTHERLAND

eRecorded by: Simplifile

2019-001310

07/30/2019 01:30 PM

AFTER RECORDING RETURN TO:

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787

NOTICE OF TRUSTEE'S SALE

File No.:19-125298 Title Order No.:8754819

Grantor: Kevin G King, and Kristina E Heartman, husband and wife
Current beneficiary of the deed of trust: Bank of America, N.A.
Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington
Current mortgage servicer of the deed of trust: Carrington Mortgage Services, LLC
Reference number of the deed of trust: 2010175326
Parcel number(s): 03-07-24-0-0-1103-00
Abbreviated legal description: Lot 3 of the SOBELLA S/P #2007166402
Commonly known as: 92 Camp Cedars Lane, Stevenson, WA 98648

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **December 6, 2019, at the hour of 10:00 am** At the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

Described in the Deed of Trust as: All that portion of land lying in the Southeast Quarter of Section 24, Township 3 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows: BEGINNING at the Northeast corner of Lot 3 of the SOBELLA SHORT PLAT, recorded under Auditor's File No. 2007166402, said point being the True Point of Beginning; thence North 88°36'32" West 314.65 feet; thence South 1°09'16" West 274.35 feet to the North line of Lot 2 of said SOBELLA SHORT PLAT; thence South 88°36'32" East 78.20 feet; thence South 1°09'16" West 397.29 feet; thence North 88°43'13" West 174.54 feet to the most Westerly line of Lot 3 of the SHORT PLAT; thence South 1°03'16" West 91.39 feet, also known as the Southwest corner of Lot 3 of said SHORT PLAT; thence South 88°43'13" East 422.04 feet to the Southeast corner of Lot 3 of said PLAT; thence

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North 0°12'50" East 762.41 feet to the TRUE POINT OF BEGINNING.

And more accurately described as: All that portion of land lying in the Southeast Quarter of Section 24, Township 3 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows: Beginning at the Northeast corner of Lot 3 of the SOBELLA Short Plat, recorded under Auditor's File No. 2007166402, said point being the True Point of Beginning; thence North 88° 36' 32" West 314.65 feet; thence South 1° 09' 16" West 274.35 feet to the North line of Lot 2 of said SOBELLA Short Plat; thence South 88° 36' 32" East 78.20 feet; thence South 1° 09' 16" West 397.29 feet; thence North 88° 43' 13" West 174.54 feet to the most westerly line of Lot 3 of the SOBELLA Short Plat; thence South 1° 03' 16" West 91.39 feet, also known as the Southwest corner of Lot 3 of said Short Plat; thence South 88° 43' 13" East 422.04 feet to the Southeast corner of Lot 3 of said Short Plat; thence North 0° 12' 50" East 762.41 feet to the True Point of Beginning.

which is the subject of that certain Deed of Trust dated April 20, 2010, recorded April 22, 2010, under Auditor's File No. 2010175326 rerecorded on April 28, 2010, as Instrument 2010175351, records of Skamania County, Washington, from Kevin G King, and Kristina E Heartman, husband and wife as Grantor, to Recon Trust Company, N.A. as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Bank of America, N.A., its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Bank of America, N.A., beneficiary of the Security Instrument, its successors and assigns to Bank of America, N.A. under an assignment recorded at Instrument No. 2014002162.

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:

Delinquent monthly payments from the August 1, 2017 installment on in the sum of \$63,735.21 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$2,749.69 as of July 29, 2019. The amount to cure the default payments as of the date of this notice is \$68,294.90. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$320,652.29, together with interest in the Note or other instrument secured from July 1, 2017, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$371,993.46. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 December 6, 2019. 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 November 25, 2019 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before November 25, 2019 (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 November 25, 2019 (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:

Kevin G. King
Po Box 815
Stevenson, WA 98648

Estate of Kristina E. Heartman
92 Camp Cedars Lane
Stevenson, WA 98648

Unknown Heirs and Devisees of
Kristina E. Heartman
92 Camp Cedars Lane
Stevenson, WA 98648

Kevin G. King
92 Camp Cedars Lane
Stevenson, WA 98648

Estate of Kristina E. Heartman
PO Box 1229
Stevenson, WA 98648

Unknown Heirs and Devisees of
Kristina E. Heartman
PO Box 1229
Stevenson, WA 98648

Kevin G. King
2034 N Ainsworth St
Portland, OR 97217

by both first class and certified mail on June 19, 2019 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 19, 2019 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 above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 an 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 61.24.60.

XI.

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

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

EXHIBIT "A"

Kevin G. King
Po Box 815
Stevenson, WA 98648

Kevin G. King
92 Camp Cedars Lane
Stevenson, WA 98648

Kevin G. King
2034 N Ainsworth St
Portland, OR 97217

Estate of Kristina E. Heartman
92 Camp Cedars Lane
Stevenson, WA 98648

Occupant(s)
92 Camp Cedars Lane
Stevenson, WA 98648

Estate of Kristina E. Heartman
PO Box 1229
Stevenson, WA 98648

Unknown Heirs and Devises of Kristina E.
Heartman
92 Camp Cedars Lane
Stevenson, WA 98648

Unknown Heirs and Devises of Kristina E.
Heartman
PO Box 1229
Stevenson, WA 98648

Department of the Treasury - IRS
501 S.E. Hawthorne #158
Portland, OR 97214

Unofficial
Copy