

Skamania County, WA  
Total: \$107.50 Pgs=5  
NTS  
Request of: SERVICELINK TITLE AGENCY INC.  
eRecorded by: Simplifile

**2020-003550**

12/17/2020 12:44 PM

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:  
Michelle Ghidotti, Esq.  
9725 3rd Ave NE Ste 600  
Seattle, WA 98115-2061

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: \*\*\*\*\*8035 TS No: 20-4524

**NOTICE OF TRUSTEE'S SALE  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24 RCW**

Grantor: DOUGLAS THORNBURG and LORI THORNBURG  
Current Beneficiary of Deed of Trust: WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2  
Current Mortgage Servicer for the Deed of Trust: Planet Home Lending, LLC  
Current Trustee for the Deed of Trust: MICHELLE R. GHIDOTTI, ESQ.  
Trustee's address is 9725 3rd Ave NE Ste 600, Seattle, WA 98115-2061 206-331-3280  
Trustee's agent for service is Gary Krohn, Reg. Agent, whose address is 9725 3rd Ave NE Ste 600, Seattle,  
WA 98115-2061 Phone: (206) 525-1925  
If there are any questions regarding this Notice, please contact (206) 331-3280  
Reference Number of Deed of Trust: 2004152656  
Parcel Number(s): 03-08-17-4-0-0801-00

**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>

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 5/14/2021, at 10:00 AM at At the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA 98648 sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, 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 Southeast Quarter of section 17, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of 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 89°55' East 208 feet; thence South 208 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 in 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.

ABBREVIATED LEGAL DESCRIPTION SE 1/4 SEC 17, T3N, R8EWM

Commonly known as: 2421 WIND RIVER HWY  
CARSON Washington 98610

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. 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. SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2 as auditors file number 2019-001337.

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

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
9/1/2019	7/1/2020	11	\$1,194.05	\$13,134.55
8/1/2020	12/9/2020	5	\$1,180.13	\$5,900.65

#### BENEFICIARY'S ADVANCES, COSTS AND EXPENSES

<u>DESCRIPTION</u>	<u>ADVANCE AMOUNT</u>
10/29/2020      Accrued Lt Chg	\$695.59

10/29/2020	Suspense	(\$80.43)
10/29/2020	Mortgage Corporate Advancement	\$666.00
10/29/2020	Late Charge Forecasted	\$36.61

**ESTIMATED FORECLOSURE FEES & COSTS**

09/25/2020	Trustee's Fees	\$990.00
10/01/2020	NOD Posting Fee	\$150.00
10/06/2020	T.S.G. Fee	\$817.34
10/19/2020	Record Substitution of Trustee	\$18.00
11/05/2020	Mailing Service Fee	\$68.40

**TOTAL DUE AS OF: 12/9/2020****\$22,396.71**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$171,167.40, together with interest as provided in the Note or other instrument secured from 8/1/2019, 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, expressed or implied, regarding title, possession or encumbrances on 5/14/2021. The defaults referred to in Paragraph III must be cured by 5/3/2021, (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 5/3/2021 (11 days before the sale) the default 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. 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 5/3/2021 (11 days before the sale date) and before the sale, by the Borrower, or Grantor or any Guarantors or the holder of any recorded junior lien or encumbrance by 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(s) and Grantor(s) at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
DOUGLAS L. THORNBURG	2421 WIND RIVER HIGHWAY CARSON, WA 98610
DOUGLAS L. THORNBURG	2421 WIND RIVER ROAD CARSON, WA 98610-3233
DOUGLAS L. THORNBURG	PO BOX 543 WHITE SALMON, WA 98672
LORI J. THORNBURG AKA LORI JEAN THORNBURG	AKA LORI THORNBURG 2421 WIND RIVER HIGHWAY CARSON, WA 98610
LORI J. THORNBURG AKA LORI JEAN THORNBURG	AKA LORI THORNBURG 2421 WIND RIVER ROAD CARSON, WA 98610-3233
LORI J. THORNBURG AKA LORI JEAN THORNBURG	AKA LORI THORNBURG PO BOX 543 WHITE SALMON, WA 98672

by both first class and certified mail on 11/5/2020, proof of which is in the possession of the Trustee; and on 11/5/2020 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 who are not tenants. After the 20<sup>th</sup> 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 61.24.060.

If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

Additional disclaimers provided by the Trustee: If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only.

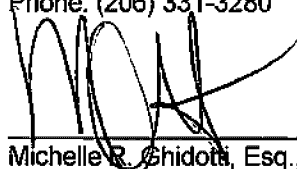
Service of Process should be sent to: Michelle Ghidotti, Esq., c/o Gary Krohn, Reg. Agent, 9725 3rd Ave NE Ste 600, Seattle, WA 98115-2061. If there are any questions regarding this Notice, please contact (206) 331-3280.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.nationwideposting.com](http://www.nationwideposting.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: (916) 939-0772**

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: 12/16/2020

Michelle R. Ghidotti, Esq., as Successor Trustee  
9725 3rd Ave NE Ste 600,  
Seattle, WA 98115-2061  
Phone: (206) 331-3280



Michelle R. Ghidotti, Esq., as Successor Trustee

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California )  
 ) ss  
County of Orange )

On 12/16/2020 before me, Ariel Del Pinto, Notary Public personally appeared Michelle Ghidotti-Gonsalves, Esq who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)

