Skamania County, WA Total: \$206.50 Pgs=4

2022-001584

08/04/2022 10:19 AM NTS Request of: SERVICELINK TITLE AGENCY INC.

eRecorded by: Simplifile

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps 606 W. Gowe Street Kent. WA 98032-5744

TS No WA07000092-22-1

TO No 220343204-WA-MSO

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

Grantor: WALTER G. CAMPBELL AND JUNE ANN CAMPBELL, HUSBAND AND WIFE

Current Beneficiary of the Deed of Trust: Reverse Mortgage Funding, LLC

Original Trustee of the Deed of Trust: CLARK COUNTY TITLE
Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps

Current Mortgage Servicer of the Deed of Trust: Celink

Reference Number of the Deed of Trust: Instrument No. 2014002327

Parcel Number: 03082740140000

I. NOTICE IS HEREBY GIVEN that on December 9, 2022, 10:00 AM, at main entrance Skamania County Courthouse, 240 Vancouver Ave, Stevenson, WA, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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:

LOT 1 OF THELMA TOMBLESON SHORT PLAT, RECORDED IN BOOK "3" OF SHORT PLATS, PAGE 111, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

APN: 03082740140000

More commonly known as 91 TOMBLESON ROAD, STEVENSON, WA 98648

which is subject to that certain Deed of Trust dated December 22, 2014, executed by WALTER G. CAMPBELL AND JUNE ANN CAMPBELL, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, recorded December 30, 2014 as Instrument No. 2014002327 and the beneficial interest was assigned to REVERSE MORTGAGE FUNDING LLC and recorded June 6, 2022 as Instrument Number 2022-001159 of official records in the Office of the Recorder of Skamania County, Washington.

II. No action commenced by Reverse Mortgage Funding, LLC, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

III. The default(s) for which this foreclosure is made is/are as follows: Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 6 under the Note, and pursuant to paragraph 10 of the Deed of Trust.

PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of February 13, 2022

\$159,355.00

Interest due through August 3, 2022

\$80,602.56

TOTAL PRINCIPAL BALANCE AND INTEREST DUE:

\$239,957.56

PROMISSORY NOTE INFORMATION

Note Dated: December 22, 2014

Note Amount: \$427,500.00
Interest Paid To: January 13, 2022
Next Due Date: February 13, 2022

Current Beneficiary: Reverse Mortgage Funding, LLC

Contact Phone No: 800-441-4428

Address: 101 West Louis Henna Blvd. Suite 450, Austin, TX 78728

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$159,355.00, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on December 9, 2022. The defaults referred to in Paragraph III must be paid by November 28, 2022, (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 November 28, 2022 (11 days before the sale) the default as set forth in Paragraph III is paid and the Trustees' 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 November 28, 2022 (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 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 current Beneficiary, Reverse Mortgage Funding, LLC or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

JUNE ANN CAMPBELL 91 TOMBLESON ROAD, STEVENSON, WA 98648

JUNE ANN CAMPBELL PO BOX 111, GLENWOOD, WA 98619

JUNE ANN CAMPBELL PO BOX 621, STEVENSON, WA 98648

WALTER G CAMPBELL 91 TOMBLESON ROAD, STEVENSON, WA 98648

WALTER G CAMPBELL PO BOX 111, GLENWOOD, WA 98619

WALTER G CAMPBELL PO BOX 621, STEVENSON, WA 98648

by both first class and certified mail on **June 30**, **2022**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **June 30**, **2022** 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 Trustees' 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 61.24.060.

Notice to Borrower(s) who received a letter under RCW 61.24.031;

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

Dated: 8/3/20>2

MTC Financial Inc. dba Trustee Corps, as Duly Appointed

Successor Trustee

By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032-5744 Toll Free Number. (844) 367-8456 TDD: (800) 833-6388

For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

STATE OF WASHINGTON COUNTY OF KING

I certify that I know or have satisfactory evidence that <u>ALAN BURTON</u> is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: (

lotary Public hand for the State of Washington

Residing at King County

My Appointment expires =

VENIACHA SIMS
Notary Public
State of Washington
Commission # 183345
My Comm. Expires Apr 3, 2024

To the extent your original obligation was discharged under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.