

JONES, BROWER & CALLERY
Thomas W. Callery
1304 Idaho Street
P O Box 854
Lewiston ID 83501
208 743 3591

FEE PAID
RCPT # 1200

LN

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF IDAHO

IN RE:)
) CASE NO. 98-30117
))
ROBIN ANN SULLIVAN,)
) MOTION TO TERMINATE
) AUTOMATIC STAY AND
) NOTICE OF HEARING
) Debtor.)
_____)

COMES NOW, Edward D. Coombes and Elsie V. Coombes, Box 295
Winchester, Idaho, 83555, Movant, as an interested party herein,
and by and through their Attorney of Record, Thomas W. Callery, of
the firm Jones, Brower & Callery, and moves the Court pursuant to
11 USC Section 362 and Bankruptcy Rules 6007 and 4001, for an order
lifting the automatic stay as to Edward D. Coombes and Elsie V.
Coombes and the real property described herein.

Situate in the County of Asotin, State of Washington,
more particularly described as follows:

A part of Lot 10 of Block "HH" of Vineland
according to the recorded plat thereof, in
Asotin County, Washington, described as
follows:

Commencing at the Northeast corner of Lot 10
of Block "HH" of Vineland; thence South 30.0
feet to the South line of Elm Street to the
True Point of Beginning; thence West along
the South line of Elm Street a distance of
50.0 feet; thence South on a line parallel
with the East line of said Lot a distance of

Motion To Terminate
Automatic Stay

15/16/17

220.0 feet; thence East 50 feet to the East line of said Lot 10; thence North 220.0 feet to the place of beginning.

Movant shows the following in support of this Motion:

1. The Debtor, Robin Ann Sullivan, filed a Chapter 13 Proceeding with the United States Bankruptcy Court for the District of Idaho on or about March 16, 1998.

2. The Debtor, Robin Ann Sullivan, and her former Husband, Francis T. Sullivan, on or about September 9, 1991, executed a Deed of Trust Note in the principal sum of \$24,800.00 in favor of Douglas E. Coombes (Attached hereto as Exhibit A)

3. On September 11, 1991, the Debtor, Robin Ann Sullivan, and her former Husband, Francis T. Sullivan, executed a Deed of Trust (attached hereto as Exhibit B) wherein they were Grantors and said Douglas E. Coombes was the Beneficiary. Said Deed of Trust encumbered the real property described above.

4. The consideration for the Note and Deed of Trust was the transfer by said Douglas E. Coombes of the legal title of said property located at 1413 Elm Street, Clarkston, Washington as described above.

5. The Beneficial interest under said Note and Deed of Trust was assigned by Douglas E. Coombes to Edward D. Coombes and Elsie V. Coombes by way of Assignment of Beneficial Interest in Deed of Trust and Note (Attached hereto as Exhibit C).

6. Pursuant to the terms of the Note and Deed of Trust, the Debtor, Robin Ann Sullivan, and her former Husband, Francis T.

Sullivan, were to make monthly payments through Fidelity Escrow, Lewiston, Idaho, of principal and interest in the sum of \$268.66 and in addition pay an appropriate monthly reserve amount for taxes and insurance. That in addition, said Note and Deed of Trust provided that if payment was made later than the 15th day of the month, then an additional late charge would be incurred.

7. That the Debtor, Robin Ann Sullivan, and her former Husband, Francis T. Sullivan, have failed and refused to make the monthly payment under said Note and Deed of Trust and that at the present date, the monthly payment along with reserve payment and late fees have not been paid for any month between the months of January, 1997 through June, 1998, for a total delinquency of eighteen (18) months. The Debtor has made one partial payment of \$300 on May 28, 1998.

8. That the Chapter 13 Plan filed by the debtor proposes to pay the regular monthly payment outside of the Chapter 13 Plan. Furthermore, said plan proposes to cure the arrearage over a 60 month period at approximately \$100 per month.

9. The Debtor is currently unemployed according to the Statement of Affairs and it is not feasible for the Debtor to pay the regular payment of \$350.00 and cure the arrearage at the rate of \$100.00 per month.

10. That as of May 29, 1998, the Debtor owes to Movant the sum of \$27,460.79 (see recapitulation attached hereto as Exhibit D).

11. That since filing the Chapter 13 Proceeding on March 16, 1998, the Debtor has failed and refused to make the monthly payment due on April 5, May 5, and June 5, 1998 and has only made one partial payment of \$300.00 on May 28, 1998.

12. That in addition, the Debtor has allowed, after the filing of the Chapter 13 Proceeding, the fire insurance and the property insurance on said premises to lapse which has required the Movant to purchase fire insurance for said property in the sum of \$118.20 (a copy of the invoice for fire insurance is attached hereto as Exhibit E).

13. That pursuant to the default of the Debtor, Robin Ann Sullivan, and her former Husband, Francis T. Sullivan, a Deed of Trust foreclosure proceeding was instituted for a Non-Judicial Deed of Trust Foreclosure, and a sale was scheduled for March 27, 1998.

14. That the last day, under Washington Law, that the Debtor could cure the default without paying the entire amount, then due and owing under the Note and Deed of Trust, was March 16, 1998, the date on which Debtor filed her Chapter 13 Petition.

15. That in addition to the Deed of Trust in favor of the Movant, there is a second Deed of Trust on the property in the principal sum of \$11,708.35 recorded on May 21, 1997 as Instrument No. 227893, records of Asotin County, Washington, the beneficiary thereof being Community Action Agency.

16. That in addition thereto, the Debtor has allowed the property to deteriorate, has not maintained the property and has

allowed a large amount of tires, debris and broken down automobiles to be located in and about the premises.

17. That in addition thereto, said property is encumbered by a Judgment in favor of Aetna Adjustment Company, Inc., in the sum of \$1,166.42, filed August 19, 1997.

18. That said property was sold to the Debtor for the sum of \$27,800.00 and that with the amount presently due to Movant, and the \$11,708.35 owed on the second Deed of Trust, that there is no equity for the Debtor in said property.

19. That Said property has a value of approximately \$30,000.00 and the Debtor has no equity in said property and the same is not necessary to an effective reorganization.

20. Movant's interest in said property is not adequately protected and Movant is not receiving timely payments post Petition and the property is continuing to deteriorate in value.

21. The failure of the Debtor to make payments post Petition, the failure of the Debtor to maintain the property in a reasonable condition and the failure of the Debtor to maintain property and fire insurance on the premises constitutes cause pursuant to 11 USC Section 362 to terminate the automatic stay.

DATED this 5 day of June, 1998.

JONES, BROWER & CALLERY

BY: 
Thomas W. Callery

Motion To Terminate
Automatic Stay

NOTICE OF HEARING

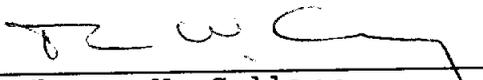
NOTICE IS HEREBY GIVEN that the undersigned attorney will call on for preliminary hearing the foregoing Motion to Terminate Automatic Stay at the United States Courthouse at 220 E 5th Street, Moscow, Idaho, on the 7th day of July, 1998, at the hour of 10:00 a.m. or as soon thereafter as counsel may be heard.

YOU ARE FURTHER NOTIFIED that thirty (30) days after the request for stay relief in the foregoing motion, the stay will be terminated, unless the Court, after notice and hearing, orders such stay continued pending the conclusion of, or as a result of, a final hearing and determination under subsection (3) of 11 USC Section 362.

YOU ARE HEREBY FURTHER NOTIFIED that if you oppose the foregoing motion, you must file and serve on the undersigned a written objection thereto at least five (5) days prior to the hearing. The objection shall reasonably identify those matters contained in the motion which are to be at issue, and any other basis for objection to the motion. Absent the filing of a timely response, the court may grant the relief sought without a hearing. The written objection need not be filed if the hearing date above is less than twenty days after the date hereof, however, you must be prepared to present at the above hearing your objection thereto

reasonably identifying those matters contained in the motion which are to be at issue and any other basis for opposition to the motion.

JONES, BROWER & CALLERY

By: 
Thomas W. Callery

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Motion to Terminate Automatic Stay was, this 5 day of June, 1998,

 hand-delivered
 X mailed, postage prepaid,
by first-class mail; or
 transmitted via facsimile

to:

G. W. Haight
Law Service
P O Box 962
Coeur D' Alene ID 83814

C Barry Zimmerman
P O Box 1315
Coeur D' Alene ID 83816-1315

Attorney for Debtor

Chapter 13 Trustee

Aetna Adjustment Company, Inc.
P O Box 14693
Spokane WA 99214-0693

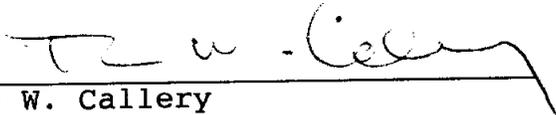
Office of the U. S Trustee
P O Box 110
Boise ID 83701

Community Action Agency
124 New 6th
Lewiston ID 83501

Credit Bureau of Lewiston Clarkston
847 6th Street
Clarkston WA 99403

Francis T. Sullivan
324 West 16th Street
Chico CA 95928

Edward D & Elsie V Coombes
Box 295
Winchester ID 83555



Thomas W. Callery

Motion To Terminate
Automatic Stay

DEED OF TRUST NOTE

\$24,800

Clarkston, Washington
September 9, 1991

FOR VALUE RECEIVED, I promise to pay to DOUGLAS E. COOMBES, or order, the principal sum of TWENTY-FOUR THOUSAND EIGHT HUNDRED DOLLARS (\$24,800), with interest from date at the rate of ten percent (10%) per annum, payable at the rate of \$268.66 or more per month beginning on the 5th day of October, 1991, until the principal and interest are fully paid. Additionally, a sufficient amount shall be paid each month to capitalize a reserve account for taxes and insurance estimated at the current time to be \$41.00 per month. The undersigned acknowledge the monthly amount added to principal and interest payments varies in accordance with needs to capitalize this account. The said principal and interest, tax and insurance reserve, shall be payable at the office of Fidelity Escrow Company, P.O. Box 1145, Lewiston, ID 83501, or at such other place as the holder hereof may designate in writing.

If default be made in the payment of any installment under this Note, and if the default is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this Note.

Monthly payments due hereunder are due on the 5th of the month and if not paid within ten (10) calendar days thereafter a late charge of five percent (5%) of the payment due will accrue and documents held in escrow will not be released until all late charges have been paid.

The failure of the holder of this Note to enforce their rights upon default in any of the terms of this Note shall not constitute a waiver of any such right in the event of a subsequent default.

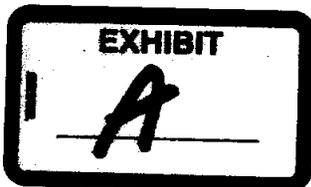
If this note be placed in the hands of an attorney for collection or suit or foreclosure is instituted to collect this Note or any portion thereof, I agree to pay, in addition to the costs and disbursements as are allowed by law, reasonable attorney fees incurred by payee in such suit, collection, or proceeding.

The indebtedness evidenced by this Note is secured by a Deed of Trust, dated August 29, 1991, and reference is made to the

DEED OF TRUST NOTE

ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
(509) 758-2290



11/10/8-29-97

1 Deed of Trust for rights as to acceleration of the indebtedness
2 evidenced by this Note.

3 The property secured hereby may not be sold or transferred
4 without paying off Holder or without the prior written consent of
5 Holder, which consent shall not be arbitrarily or unreasonably
6 withheld, i.e., consent shall be given so long as any subsequent
7 purchaser is creditworthy. In the event all or any part of this
8 property is sold or transferred without paying off Holder or
9 without Holder's prior written consent, then the entire outstand-
10 ing balance and accrued interest shall become immediately due and
11 payable. This clause shall not apply to a Personal Representa-
12 tive's transfer of the property without consideration to a
13 beneficiary pursuant to a Will or intestate succession.

14 This Note may be prepaid in whole or in part at any time
15 without penalty.

16 Presentment, protest, and notice are hereby waived.

17 
18 FRANCIS T. SULLIVAN

19 
20 ROBIN A. SULLIVAN

13022
RECORDED Sept 20 1991 1145P
REQUEST OF Grantor - G. Sullivan
KUNY SPEARS, ASOTIN COUNTY, WASHINGTON

192472

1 DEED OF TRUST
2 (WITH RESTRICTION ON SUBSEQUENT SALE OR ASSIGNMENT)
3 (For Use in the State of Washington Only)

4 THIS DEED OF TRUST, made this 17 day of September, 1991,
5 between FRANCIS T. SULLIVAN and ROBIN A. SULLIVAN, husband and
6 wife, GRANTOR, whose address is 1413 Elm Street, Clarkston, WA
7 99403, First American Title Insurance Company, Trustee, whose
8 address is Fourth and Blanchard Building, Seattle, Washington,
9 and DOUGLAS E. COOMBES, BENEFICIARY, whose address is P.O. Box
10 295, Winchester, ID 83555, is as follows:

11 WITNESSETH: Grantor hereby bargains, sells and conveys to
12 Trustee in Trust, with power of sale, the following described
13 real property in Asotin County, Washington:

14 Commencing at the Northeast corner of Lot Ten
15 (10) of Block "HH" of Vineland, Asotin
16 County, Washington; thence South 30.0 feet to
17 the South line of Elm Street to the true
18 point of beginning; thence West along the
19 South line of Elm Street a distance of 50.0
20 feet; thence South on a line parallel with
21 the East line of said Lot a distance of 220.0
22 feet; thence East 50.0 feet to the East line
23 of said Lot 10; thence North 220.0 feet to
24 the place of beginning, all being in Lot 10,
25 Block "HH" of Vineland, Asotin County,
26 Washington, according to the recorded plat
27 thereof.

28 which real property is not used principally for agricultural or
29 farming purposes, together with all the tenements, hereditaments,
30 and appurtenances now or hereafter thereunto belonging or in any
31 wise appertaining, and the rents, issues and profits thereof.

32 This deed is for the purpose of securing performance of each
agreement of grantor herein contained, and payment of the sum of
TWENTY-FOUR THOUSAND EIGHT HUNDRED DOLLARS (\$24,800), with
interest, in accordance with the terms of a promissory note of
even date herewith, payable to Beneficiary or order, and made by
Grantor, and all renewals, modifications and extensions thereof,
and also such further sums as may be advanced or loaned by
Beneficiary to Grantor, or any of their successors or assigns,
together with interest thereon at such rate as shall be agreed
upon.

To protect the security of this Deed of Trust, Grantor
covenants and agrees:

DEED OF TRUST

-1-

LAW OFFICES OF
ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4645
(509) 758-2290



1 1. To keep the property in good condition and repair; to
2 permit no waste thereof; to complete any building, structure or
3 improvement being built or about to be built thereon; to restore
4 promptly any building, structure or improvement thereon which may
5 be damaged or destroyed; and to comply with all laws, ordinances,
6 regulations, covenants, conditions and restrictions affecting the
7 property.

8 2. To pay before delinquent all lawful taxes and assess-
9 ments upon the property; to keep the property free and clear of
10 all other charges, liens or encumbrances impairing the security
11 of this Deed of Trust.

12 3. To keep all buildings now or hereafter erected on the
13 property described herein continuously insured against loss by
14 fire or other hazards in an amount not less than the total debt
15 secured by this Deed of Trust. All policies shall be held by the
16 Beneficiary, and be in such companies as the Beneficiary may
17 approve and have loss payable first to the Beneficiary, as its
18 interest may appear, and then to the Grantor. Provided the
19 Grantor is not in default hereunder, the amount collected under
20 any insurance policy may be applied upon any indebtedness hereby
21 secured in such order as the Grantor shall determine. Such
22 application by the Beneficiary shall not cause discontinuance of
23 any proceedings to foreclose this Deed of Trust. In the event of
24 foreclosure, all rights of the Grantor in insurance policies then
25 in force shall pass to the purchaser at the foreclosure sale.

26 4. To defend any action or proceeding purporting to affect
27 the security hereof or the rights or powers of Beneficiary or
28 Trustee, and to pay all costs and expenses, including cost of
29 title search and attorney's fees in a reasonable amount, in any
30 such action or proceeding, and in any suit brought by Beneficiary
31 to foreclose this Deed of Trust.

32 5. To pay all costs, fees and expenses in connection with
this Deed of Trust, including the expenses of the Trustee
incurred in enforcing the obligation secured hereby and Trustee's
and attorney's fees actually incurred, as provided by statute.

6. Should Grantor fail to pay when due any taxes, assess-
ments, insurance premiums, liens, encumbrances or other charges
against the property hereinabove described, Beneficiary may pay
the same, and the amount so paid, with interest at the rate set
forth in the note secured hereby, shall be added to and become a
part of the debt secured in this Deed of Trust.

7. The property described above may not be sold or
transferred without paying off Beneficiary or without the prior
written consent of Beneficiary, which consent shall not be

DEED OF TRUST

-2-

LAW OFFICES OF
ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
(509) 758-2290

1 arbitrarily or unreasonably withheld, i.e., consent shall be
2 given so long as any subsequent purchaser is creditworthy. In
3 the event all or any part of this property is sold or transferred
4 without paying off Beneficiary or without Beneficiary's prior
5 written consent, then the entire outstanding balance and accrued
6 interest shall become immediately due and payable. This clause
7 shall not apply to a Personal Representative's transfer of the
8 property without consideration to a beneficiary pursuant to a
9 Will or intestate succession.

10 IT IS MUTUALLY AGREED THAT:

11 1. In the event any portion of the property is taken or
12 damaged in an eminent domain proceeding, the entire amount of the
13 award or such portion as may be necessary to fully satisfy the
14 obligation secured hereby, shall be paid to Beneficiary to be
15 applied to said obligation.

16 2. By accepting payment of any sum secured hereby after
17 its due date, Beneficiary does not waive its right to require
18 prompt payment when due of all other sums so secured or to
19 declare default for failure to so pay.

20 3. The Trustee shall reconvey all or any part of the
21 property covered by this Deed of Trust to the person entitled
22 thereto, on written request of the Grantor and the Beneficiary,
23 or upon satisfaction of the obligation secured and written
24 request for reconveyance made by the Beneficiary or the person
25 entitled thereto.

26 4. Upon default by Grantor in the payment of any indebted-
27 ness secured hereby or in the performance of any agreement
28 contained herein, all sums secured hereby shall immediately
29 become due and payable at the option of the Beneficiary. In such
30 event and upon written request of Beneficiary, Trustee shall sell
31 the trust property, in accordance with the Deed of Trust Act of
32 the State of Washington, at public auction to the highest bidder.
Any person except Trustee may bid at Trustee's sale. Trustee
shall apply the proceeds of the sale as follows: (1) to the
expense of the sale, including a reasonable Trustee's fee and
attorney's fee; (2) to the obligation secured by this Deed of
Trust; (3) the surplus, if any, shall be distributed to the
persons entitled thereto.

33 5. Trustee shall deliver to the purchaser at the sale its
34 deed, without warranty, which shall convey to the purchaser the
35 interest in the property which Grantor had or had the power to
36 convey at the time of his execution of this Deed of Trust, and
such as he may have acquired thereafter. Trustee's deed shall
recite the facts showing that the sale was conducted in com-
pliance with all the requirements of law and of this Deed of

DEED OF TRUST

-3-

ACEY and B'HYMER

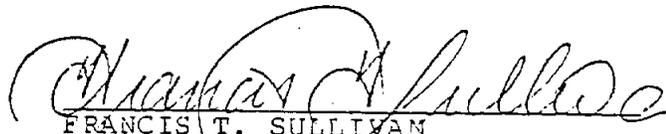
733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
(509) 758-2290

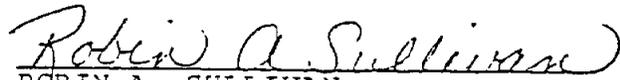
1 Trust, which recital shall be prima facie evidence of such
2 compliance and conclusive evidence thereof in favor of bona fide
3 purchaser and encumbrancers for value.

4 6. The power of sale conferred by this Deed of Trust and
5 by the Deed of Trust Act of the State of Washington is not an
6 exclusive remedy; Beneficiary may cause this Deed of Trust to be
7 foreclosed as a mortgage.

8 7. In the event of the death, incapacity, disability or
9 resignation of Trustee, Beneficiary may appoint in writing a
10 successor trustee, and upon the recording of such appointment in
11 the mortgage records of the county in which this Deed of Trust is
12 recorded, the successor trustee shall be vested with all powers
13 of the original trustee. The trustee is not obligated to notify
14 any party hereto of pending sale under any other Deed of Trust or
15 of any action or proceeding in which Grantor, Trustee or
16 Beneficiary shall be a party unless such action or proceeding is
17 brought by the Trustee.

18 8. This Deed of Trust applies to, inures to the benefit
19 of, and is binding not only on the parties hereto, but on their
20 heirs, devisees, legatees, administrators, executors and assigns.
21 The term Beneficiary shall mean the holder and owner of the note
22 secured hereby, whether or not named as Beneficiary herein.

23 
24 FRANCIS T. SULLIVAN

25 
26 ROBIN A. SULLIVAN

27 STATE OF WASHINGTON)
28) : ss
29 County of Asotin)

30 I certify that I know or have satisfactory evidence that
31 FRANCIS T. SULLIVAN and ROBIN A. SULLIVAN are the persons who
32 appeared before me, and said persons acknowledged that they
signed this instrument and acknowledged it to be their free and
voluntary act for the uses and purposes mentioned in the instru-
ment.

DEED OF TRUST

LAW OFFICES OF
ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
(509) 758-2290

DATED this 17th day of September, 1991.

Sharon Kuntz

Notary Public in and for the
State of Washington

Residing at ~~Clarkston~~ *Arlington*

My appointment expires: 1/94



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DEED OF TRUST

LAW OFFICES OF
ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
(509) 758-2290

RECORDED SEP 20, 1991 AT 1:45 P.M.
REQUEST OF Nancy Spears
NANCY SPEARS, ASOTIN COUNTY AUDITOR

1924.3

192475

1 ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST AND NOTE

2
3 DOUGLAS E. COOMBES, First Party, for and in consideration
4 for his parents, hereby assigns, transfers, conveys, and sets
5 over to EDWARD D. COOMBES and ELSIE V. COOMBES, husband and wife,
6 Second Party, all of First Party's interest in and to that
7 certain Deed of Trust and Note secured thereby entered into on
8 the 17 day of September, 1991, between DOUGLAS E. COOMBES, as
9 Seller, and FRANCIS T. SULLIVAN and ROBIN A. SULLIVAN, husband
10 and wife, as Purchaser, recorded September 20, 1991 as Asotin
11 County Auditor's Instrument No. 192472, for the sale and purchase
12 of the following-described-real-estate situated in Asotin County,
13 Washington, including all right, title, and interest of First
14 Party in said Note, Deed of Trust, and the following-described
15 property:

16
17 Situate in the State of Washington, County of
18 Asotin, to-wit:

19 Commencing at the Northeast corner of Lot Ten
20 (10) of Block "HH" of Vineland, Asotin
21 County, Washington; thence South 30.0 feet to
22 the South line of Elm Street to the true
23 point of beginning; thence West along the
24 South line of Elm Street a distance of 50.0
25 feet; thence South on a line parallel with
26 the East line of said Lot a distance of 220.0
27 feet; thence East 50.0 feet to the East line
28 of said Lot 10; thence North 220.0 feet to
29 the place of beginning, all being in Lot 10,
30 Block "HH" of Vineland, Asotin County,
31 Washington, according to the recorded plat
32 thereof.

33 Said First Party conveys and warrants said interest in said
described premises to said Second Party, who hereby agrees to
fulfill conditions of said Deed of Trust and Note.

ASSIGNMENT OF BENEFICIAL
INTEREST IN DEED OF TRUST



LAW OFFICES OF
ACEY and B'HYMER

733 FIFTH STREET, SUITE D
CLARKSTON, WASHINGTON 99403
(509) 758-4545
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Sullivan Foreclosure

Principal balance	\$ 20,718.30
Interest to May 29, 1998	2,074.31
Fidelity Escrow fees (1996 and 1997 @ \$50.00 each)	100.00
Fidelity Escrow default fee	25.00
Late charge balance (accumulated before 1/1/97)	214.88
1st half 1997 property taxes	379.40
2nd half 1997 property taxes	379.40
Abatement costs	800.00
Sewer user fee	170.60
Trustee's expenses for foreclosure	509.70
Attorney fees for foreclosure	1,500.00
Publication costs (2)	471.00
Property Insurance premium	<u>118.20</u>
Total	\$ 27,460.79



Fire Insurance

FIRE	AUTO	LIFE
HAROLD VAUGHN		
INSURANCE AGENCY		
914 6TH STREET	P.O. BOX 518	CLARKSTON, WN 99403
TELEPHONE 758-2222		

RECEIVED		ON 5/19/98
FROM Ed & Elsie Coombes		
P.O. Box 295		
Winchester, Md 83555		
ON ACCOUNT NO	MONTH OF	DUO BALANCE
000		
AMOUNT PAID		100 DOLLARS
One Hundred Eighteen & 2/100		
INTEREST	PRINCIPAL	AMOUNT PAID
		118.20
OFFICE	MAIL	CASH
X		
CHECK	MONEY O.	NEW BALANCE
X		
FOR Fire Ins. on 1413 - Elm St		
Clarkston, Wa Budget 1/3		

56870 Thank You
 Harold

PERICRAFT PRINTING, INC. LEWISTON, IDAHO

EXHIBIT
 E