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AFTER RECORDING RETURN TO: Shapiro & Kreisman 522 S.W. Fifth Avenue, #825 Portland, OR 97204 96-12048

# ATC: 04044841

97 JAN 13 P3:55 Vol 197 Page 1. 1032

# OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail and first class mail to each of the following named persons at their last known addresses, to-wit:

Barbara Sue Lissone 803 St. Francis Street Klamath Falls, OR 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Portland, Oregon, on October 15, 1996. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

As used herein, the singular incudes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity,

Kelly D. Sutherland

1033

State of Oregon

County of Multnomah

On this  $15^{\text{W}}$  day of  $11400^{\text{W}}$ , in the year  $19^{\text{W}}$ , before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

> OFFICIAL SEAL ANGELA E. BLIX NOTARY PUBLIC-OREGON COMMISSION NO.068305 COMMISSION EXPIRES JUN 25, 2000

Witness my hand and official seal

Notary Public SID My Commission Expires

Lender Loan #: 055850



#### 96-12048

### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Barbara Sue Lissone, an unmarried woman as grantor to Klamath County Title Company, as Trustee, in favor of North American Mortgage Company as Beneficiary, dated February 22, 1994, recorded February 25, 1995, in the mortgage records of Klamath County, Oregon, in Book No. Volume M94 at Page 6216, beneficial interest having been assigned to North American Mortgage Company, covering the following described real property:

All of Lot 67 and the Westerly 30 feet of Lot 68, and the S 1/2 of vacated alley adjacent to said property on the North of ROSELAWN, a Subdivision of Block 70, BUENA VISTA ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

COMMONLY KNOWN AS: 803 St. Francis Street, Klamath Falls, OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$341.01 from March 1, 1996, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sum being the following, to-wit:

\$33,828.16, together with interest thereon at the rate of 8.00% per annum from February 1, 1996 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 19, 1997 at the hour of 11:00 o'clock A.M., in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Jail, located at 3201 Vandenberg Road in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS

86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligations or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The Fair Dept Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Dated 10/3/94

State of Oregon, County of Multnomah ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

> SHAPIRO & KREISMAN 522 SW 5th Avenue Suite 825 Portland, Oregon 97204 (503) 241-0772

**KELLY D. SUTHERLAND** 

Successor Trustee

1035

Lender Loan #: 055850

## NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. SECTIONS 1692

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.

2. The beneficiary as named in the attached Trustee's Notice of Sale is the original creditor to whom the debt was owed; if the debt has been assigned, the Trustee's Notice of Sale will name the current holder of the beneficial interest.

3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the Trustee unless the debtor, within thirty days after the receipt of this notice, disputes the validity of the debt or some portion thereof.

4. If the debtor notifies the Trustee in writing within thirty days of the receipt of this notice that the debt or any portion thereof is disputed, the Trustee will provide a verification of the debt, and a copy of the verification will be mailed to the debtor by the Trustee.

5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the Trustee within the thirty days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the Trustee.

6. Written request should be addressed to: Fair Debt Collections Clerk, Shapiro & Kreisman, 522 S.W. Fifth Avenue, Suite 825, Portland, Oregon 97204.

7. This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

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