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Vol. 1791 Page 37596

After recording return to:

Nancy L. Peterson, Esq.  
Successor Trustee  
Foster, Pepper & Shefelman LLP  
101 S.W. Main, 15th Floor  
Portland, OR 97204-3233

MTC 44577

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON

County of Multnomah )

ss.

I, BRIDGETTE MURPHY, being first duly sworn, depose, and say and certify that:

At all times hereinafter mentioned 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed made by DOUGLAS R. & DIANE V. HUNT as grantor, to MOUNTAIN TITLE COMPANY as trustee, in favor of WASHINGTON MUTUAL BANK, formerly WASHINGTON MUTUAL SAVINGS BANK, a Washington corporation, as beneficiary, dated June 9, 1994, and recorded June 29, 1994, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 94, Page 20209, and covers the real property described in the attached notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Douglas R. Hunt  
PO Box 2154  
Sisters, OR 97759

Diane V. Hunt  
PO Box 2154  
Sisters, OR 97759

Douglas R. Hunt  
351 N Maple Lane  
Sisters, OR 97759

20003728.01

Diane V. Hunt  
351 N. Maple Lane  
Sisters, OR 97759

37597

JHM Mortgage Securities, L.P.  
8300 Greensboro Drive, Suite 900  
McLean, VA 22102

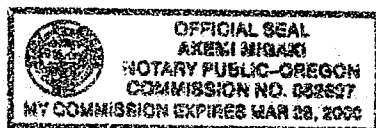
The above persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record of the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Nancy L. Peterson, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Portland, Oregon on ~~June~~ July 8, 1998. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of the notice(s) was/were mailed after the notice of default and election to sell described in the notice of sale was recorded.

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

Bridgette Murphy  
BRIDGETTE MURPHY

SUBSCRIBED AND SWORN to before me this 8<sup>th</sup> day of June, 1998.



Alexis Mihal  
Notary Public for Oregon  
My Commission Expires: 3/28/2000

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by DOUGLAS R. & DIANE V. HUNT, as grantor, to MOUNTAIN TITLE COMPANY, as trustee in favor of WASHINGTON MUTUAL BANK, formerly WASHINGTON MUTUAL SAVINGS BANK, a Washington corporation, as beneficiary, dated June 9, 1994, recorded June 29, 1994, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 94, Page 20209, covering the following described real property situated in Klamath County, Oregon, to-wit:

Lot 6 in Block 10 of THE TERRACES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

The real property is more commonly known as 431 Damont, Klamath Falls, Oregon.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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:

8 monthly payments at \$689.73 each:  
(November 5, 1997 through June 29, 1998)

\$5,517.84

Late charges through June 29, 1998,  
plus \$34.49 for each month payment  
not made within 15 days of the due date

\$379.39

Plus unpaid real property taxes; plus any reserve account shortage; less any unapplied funds.

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

\$74,697.65; plus interest thereon at the rate of 8.375% from October 5, 1997 until paid; plus late charges of \$379.39 through June 29, 1998; plus \$34.49 for every month thereafter the regular monthly payment is more than 15 days late; plus unpaid real property taxes; plus any reserve account shortage; less any unapplied funds; plus all sums expended by beneficiary to protect its interest during the pendency of this proceeding.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 29, 1998, at the hour of 10:30 a.m., in accordance with the standard of time established by ORS 187.110 at the front entrance of the Klamath County Courthouse, 317 South 7th St., 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 above described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 then 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 obligation or trust deed, and in addition to

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paying the above 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 ORS 86.753.

In construing this notice, 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: June 29, 1998

Nancy L. Peterson  
Nancy L. Peterson, Successor Trustee

STATE OF OREGON }  
County of Multnomah } ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named successor trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

FOSTER PEPPER & SHEFELMAN LLP

\_\_\_\_\_  
Attorney for Successor Trustee

PLEASE CONTACT BRIDGETTE MURPHY, FORECLOSURE TECHNICIAN, AT 503-221-2216 WITH ANY QUESTIONS CONCERNING THIS FORECLOSURE.

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

SERVE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

37600

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION  
PRACTICES ACT, 15 U.S.C. § 1692

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
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 30 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 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide 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 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: Nancy L. Peterson, Foster Pepper & Shefelman LLP, 101 SW Main, 15th Floor, Portland, OR 97204-3223.



37602

# Affidavit of Publication

STATE OF OREGON,  
COUNTY OF KLAMATH

I, Larry Wells, Office Manager,  
being first duly sworn, depose and say  
that I am the principal clerk of the  
publisher of the Herald and News  
a newspaper in general circulation, as  
defined by Chapter 193 ORS, printed and  
published at Klamath Falls in the  
aforesaid county and state; that the

LEGAL #1607

TRUSTEE'S NOTICE.....

a printed copy of which is hereto annexed,  
was published in the entire issue of said  
newspaper for FOUR

( 4 ) insertion(s) in the following issues:

AUGUST 18/25

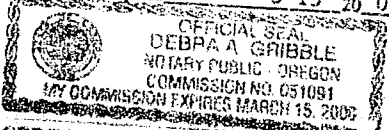
SEPTEMBER 1/8, 1998

Total Cost: \$650.00

Subscribed and sworn before me this 8TH  
day of SEPTEMBER 1998

Debra A. Gribble  
Notary Public of Oregon

My commission expires 3-15 20 00



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle  
of October A.D. 19 98 at 3:13 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 37596

FEE

\$40.00

By Bernetha G. Letsch, County Clerk

NOTICE OF TRUSTEE'S SALE  
AND  
NOTICE OF SALE  
TO THE CREDITORS OF THE ESTATE OF  
NANCY L. PETERSON  
DECEASED  
I, Larry Wells, Office Manager,  
being first duly sworn, depose and say  
that I am the principal clerk of the  
publisher of the Herald and News  
a newspaper in general circulation, as  
defined by Chapter 193 ORS, printed and  
published at Klamath Falls in the  
aforesaid county and state; that the

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AUGUST 18/25  
SEPTEMBER 1/8, 1998

Total Cost: \$650.00

Subscribed and sworn before me this 8TH  
day of SEPTEMBER 1998

Debra A. Gribble  
Notary Public of Oregon

My commission expires 3-15 20 00

OFFICIAL SEAL  
DEBORA A. GRIBBLE  
NOTARY PUBLIC, OREGON  
COMMISSION NO. 051091  
MY COMMISSION EXPIRES MARCH 15, 2000

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle  
of October A.D. 19 98 at 3:13 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 37596

FEE \$40.00

By Bernetha G. Letsch, County Clerk