

98-13021

ATC 04048095
TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Henry L. Delaney, Jr. and Nikki S. Delaney, as tenants by the entirety as grantor, to Mountain Title Company, as Trustee, in favor of North American Mortgage Company as Beneficiary, dated September 22, 1995, recorded October 3, 1995, in the mortgage records of Klamath County, Oregon, in Book No. M95 at Page 26680, Instrument/Recorder's Fee No. None, beneficial interest having been assigned to Homeside Lending, Inc., covering the following described real property:

Lots 15 and 16, Block 6, CHILOQUIN DRIVE ADDITION to the City of Chiloquin, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

COMMONLY KNOWN AS: 533 Park Avenue, Chiloquin, OR 97624

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 \$364.23 from April 1, 1998, 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:

\$34,012.09, together with interest thereon at the rate of 7.87500% per annum from March 1, 1998 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 November 18, 1998 at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 317 South 7th Street, 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 86.733 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.

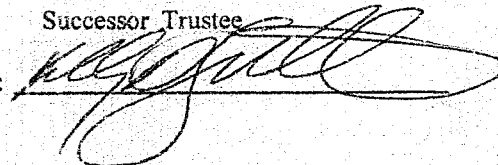
The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

KELLY D. SUTHERLAND
Successor Trustee

Dated

7/8/98

By:



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

After Recording
Return to: →

SHAPIRO & KREISMAN
522 SW 5th Avenue
Suite 300
Portland, Oregon 97204
(503) 241-0772

Lender Loan #:

14936236

**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 300, Portland, Oregon 97204.
7. This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

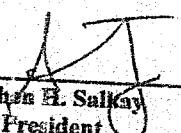
AFTER RECORDING RETURN TO:
SHAPIRO & KREISMAN
522 S.W. 5th Avenue
Suite 300
Portland, Oregon 97204
(503) 241-0772

CERTIFICATE OF NON-MILITARY SERVICE

THIS IS TO CERTIFY THAT I, Stephen H. Salkay, am the Vice President of Homeside Lending, Inc., the current beneficiary in that certain trust deed in which Henry L. Delaney, Jr. and Nikki S. Delaney, as tenants by the entirety, as grantor, conveyed to Mountain Title Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated September 22, 1995, and recorded October 5, 1995, in the mortgage records of said county, in Vol. No. M95, at Page 26680, Document/Instrument/Recorder's Fee No. None; thereafter a Notice of Default with respect to said trust deed was recorded July 10, 1998, Vol. M98, Page 24602, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on November 18, 1998; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

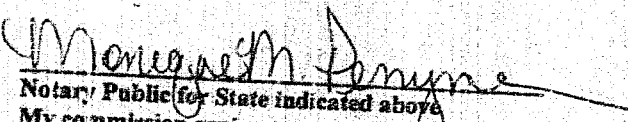
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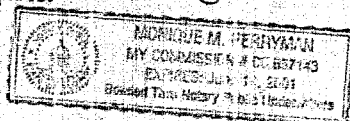
Date: 10/12/98HomeSide Lending, Inc., fka BancBoston
Mortgage Corporation

 NAME: Stephen H. Salkay
 TITLE: Vice President

 STATE OF FLORIDA)
) SS.
 COUNTY OF DUVAL)

On this 12th day of October, 1998, before me the undersigned a Notary Public appeared Stephen H. Salkay personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.


 Notary Public for State indicated above
 My commission expires:



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 29th day
 of October A.D., 19 98 at 3:39 o'clock P. M., and duly recorded in Vol. M98
 of Mortgages on Page 39766

FEE \$30.00

 By Bernetha G. Letsch, County Clerk
Kathleen Ross