

99 JUL 20 AM 15

After recording return to:
 BISHOP & LYNCH, P.S.
 720 Olive Way, #1600
 Seattle, WA 98101-1800
 Attn: Lauri J. Langton
 Willhite, 230-6415-011

R-52005

NOTICE: WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTING.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Norman J. Willhite and Carol A. Willhite, as grantor, to Aspen Title and Escrow, Inc., as trustee, in favor of Transamerica Financial Services, as beneficiary, dated July 20, 1994, recorded July 25, 1994, in the mortgage records of Klamath County, Oregon, in 84720, Book M94, Page 2546, covering the following described real property situated in said county and state, to-wit:

Lot 1, Block 6, Tract No. 1053, Oregon Shores, in the County of Klamath, State of Oregon

Commonly known as 3668 Eastlake Avenue, Chilquien, OR 97624

This foreclosure encompasses the above-described real property and a 1977 Sunnysbrook Mobile Home I.D. #58284 (KED789472559, which is also security for the Grantors obligation to the Beneficiary.

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:

Delinquent monthly payments from October 25, 1997 through August 25, 1998

11	Payment(s) at	\$331.00	\$3,541.00
----	---------------	----------	------------

Late Charges:

10	Late Charge(s) at	\$16.55	
	for each monthly payment not made within 15 days of its due date.		165.50

Past Due Late Charges

0.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES

\$3,805.50

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 sums being the following, to-wit:

Unpaid principal balance \$31,032.84, plus interest at the current rate of 11.00% which is subject to change, from September 25, 1997, additional late charges, advances, foreclosure fees and costs.

1998

HEREFORE, notice hereby is given that the undersigned trustee will on January 20, 1999, at the hour of 11:00 o'clock a.m. in accord with the standard of time established by ORS 187.110, at the front entrance to the Klamath County Sheriff's Office, located at 808 So. 5th Street, Klamath Falls, of Klamath County, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed together with any interest which the grantor or grantor's 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 then due (other than such portion of the principal as would not then be due had no default occurred), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein that is capable of being cured by tendering the performance required under the obligation 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 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.

DATED: September 2, 1998

Krista L. White
Krista L. White, Trustee

State of Washington)
County of King) ss.

I certify that I know or have satisfactory evidence that KRISTA L. WHITE is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the instrument.

Dated this 2 day of September, 1998.

Lauri Langton
PRINTED NAME: Lauri J. Langton
Notary Public in and for the State of
Washington
My Commission Expires: 7-10-98

I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale.

For Information Contact:

Trustee's Notice of Sale - Page 2

1999

AFFIDAVIT OF TRUSTEE
Trustee's Notice of Sale

STATE OF WASHINGTON

COUNTY OF KING

I, Megan K. Reynolds, being first duly sworn, depose, say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of Washington, 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 described in said 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:

SEE Exhibit "A" Attached hereto and incorporated herein by this reference.

Said 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 or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 96.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Krista L. White, trustee named in said notice; each such copy was contained in a sealed envelope, 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 said notices was mailed after notice of default and election to sell described in said notice of sale was recorded.

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

Megan K. Reynolds
Megan K. Reynolds

SUBSCRIBED AND SWORN TO before me this 28 day of September, 1998.

James J. Kelly
PRINTED NAME: JAMES J. KELLY

NOTARY PUBLIC in and for the State of Washington residing at Seattle
My Appointment Expires: 2/28/2000

AFTER RECORDING RETURN TO:

BISHOP & LYNCH, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Lauri J. Langton
FORM 958-CREDC-WNOD-FRM REV 9/21/91



EXHIBIT "A"

Grantor(s)/Grantor(s)' Successor(s):

Norman J. Willhite
3468 Eastlake Avenue
Chiloquin, OR 97624
*

Norman J. Willhite
P.O. Box 1037
Merrill, OR 97633
"

Carol A. Willhite
3468 Eastlake Avenue
Chiloquin, OR 97624
*

Carol A. Willhite
P.O. Box 1037
Merrill, OR 97633
"

Occupants of the Premises
3468 Eastlake Avenue
Chiloquin, OR 97624
*

All Other Parties:

Eric Hays
Attorney at Law
362 Highway 99 N
Eugene, OR 97402
*

Boyd C. Yaden
Trustee
P.O. Box 606
Klamath Falls, OR 97601
"

Oregon Shores Beach Club, Inc
22000 Hoped Point Road
Chiloquin, OR 97624
"

230.8415.01/Willamette

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON

ss.

County of Klamath

I, Don Bertman, being first duly sworn, depose and say:

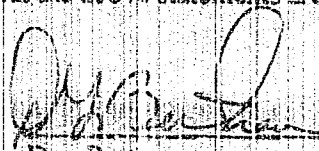
That I am, and have been at all material times hereon, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 16th day of September, 1998, after personal inspection, I found the following described real property to be unoccupied:

Lot 1, Block 6, Tract No. 1055, Oregon Shores, in the County of Klamath, State of Oregon

Commonly known as 3460 Eastlake Avenue
Chiloquin, Oregon 97524

I declare under the penalty of perjury that the above statements are true and correct.



Don Bertman

165690

SUBSCRIBED AND SWORN to before me this 17 day of September, 1998.




Notary Public for Oregon

Affidavit of Publication

1342

STATE OF OREGON,
COUNTY OF KLAMATH

I, Larry L. Wells, Business 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 #1872

NOTICE: WE ARE ATTEMPTING.....

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:

DECEMBER 2/9/15/23, 1998

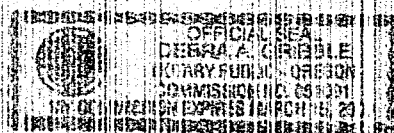
Total Cost: \$676.00

Subscribed and sworn before me this 23RD
day of DECEMBER 1998

Debra A. Smith

Notary Public of Oregon

My commission expires 3-15-2000



STATE OF OREGON, COUNTY OF KLAMATH

Filed for record at request of First American Title
on January 17, 1999 at 11:00
of 11 ET/PT

FEE \$35.00

RECEIVED

JAN 19 1999

BISHOP, LYNCH & WHITE, P.S.

at 11:00 o'clock A.M. and duly recorded in Vol. 159
Page 1837

Linda Smith, County Clerk
to Kathleen R. Reed