

RETURN:  
Kleinman 25630  
6035 Erin Park Dr.  
Colorado Springs, CO  
80918-5411

K:53595

This space is for recording data

FORECLOSURE  
NOTICES OF:

- (1) DEFAULTS;
- (2) RIGHT TO CURE;
- (3) ELECTION TO SELL; AND
- (4) SALE

YOU ARE NOTIFIED THAT:

All words and phrases herein which have the first letters thereof capitalized are defined on the attached Identifying Data of Mortgage or Deed of Trust, consisting of one page.

(1) NOTICE OF DEFAULTS. Certain Defaults Causing Foreclosure have occurred on the Deed of Trust or Mortgage Being Foreclosed.

(2) NOTICE OF RIGHT TO CURE. You have a right to stop all actions to collect his debt. To do so you must pay money (including but not limited to delinquent payments, costs, attorneys fees and trustee's fees) and/or perform certain acts. If you wish to know exactly what money must be paid and/or what actions need to be performed, please call the undersigned's office at the phone number stated.

Your cure or reinstatement rights and your redemption rights are attached to the copies hereof that are mailed, served, and posted.


(3) NOTICE OF ELECTION TO SELL. Because of those Defaults Causing Foreclosure, the undersigned has elected and intends to sell or cause to be sold the Real Estate. The effect of such a sale will be to deprive all persons who claim an interest in the Real Estate of any right thereto, except as otherwise provided by law. This election will be nullified if the above right to cure is properly exercised.

(4) SALE. Because of the Defaults Causing Foreclosure, to partially or fully pay the debt secured by the Deed of Trust or Mortgage Being Foreclosed, and pursuant to the power of sale therein, the Real Estate will be sold at public auction without warranties or guarantees at the following date, time and place:

Date of Sale: July 8, 1999  
Time of Sale: 10:00am

Place of Sale: 2nd Floor, in the lobby of the Klamath County Courthouse, 317 S 7th St, Klamath Falls, OR

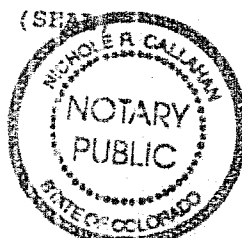
(5) GOVERNMENTAL CLAIMS. To the copies of these Notices which are mailed, served or posted, there are attached copies of the written recorded claim of any governmental agency against the Real Estate and the independent notices which the law requires to be mailed to any such governmental agency to terminate their rights to the Real Estate.

  
 Philip M. Kleinsmith


Attorney for Present Mortgagee(s)  
 and/or Substitute Trustee  
 Oregon Attorney  
 Registration No. 89399  
 6035 Erin Park Drive, Ste. 203  
 Colorado Springs, CO 80918  
 1-800-842-8417

State of Colorado  
 County of El Paso

On February 3, 1999 before me, personally appeared Philip M. Kleinsmith, as said attorney and/or Substitute Trustee, personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale consisting of four or more pages in total: two pages of Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale, one page of Identifying Data of Mortgage or Deed of Trust and one or more pages of Cure or Reinstatement Rights and Redemption Rights. That person acknowledged to me that said person executed the same in said person's authorized capacity and that by said person's signature on said instrument, the person or the entity on behalf of which the person acted, executed said instrument. Witness my hand and official seal.



My Commission Expires  
 07/08/2002

  
 Signature of Notary

Typed Name and Address of  
 Notary:  
 Nichole R. Callahan  
 6035 Erin Park Dr #203  
 Co Springs, CO 80918

Identifying Data of Mortgage  
or Deed of Trust\*

Defaults Causing Foreclosure: Non-payment of periodic payments  
since: 11/98

<u>Estimated Total Amount Owed On</u>	<u>Principal:</u> . . . . .	\$ 40,286.55
<u>Deed of Trust or Mortgage*</u>	<u>Estimated Interest:</u>	\$ 847.30
<u>Being Foreclosed on the</u>	<u>Estimated Costs:</u> . .	\$ 1,800.00
<u>Estimated Date of Foreclosure</u>	<u>Estimated Total:</u> . .	\$ 42,933.85
<u>Sale</u>		

Real Estate\*\* to be Sold:

Common Description: . . . . . : 3654 Flint St.  
Klamath Falls, OR 97601

Assessor's Tax Parcel No. . . . . . : Unknown

Legal Description. . . . . . : LOT 2, BLOCK 7, LENOX, IN  
THE COUNTY OF KLAMATH, STATE OF OREGON.

Identifying Data of Deed of Trust or  
Mortgage\* Being Foreclosed Per Real  
Estate Records of County Stated  
in Legal Description:

Dated: 4/21/98

Recorded: 5/1/98

Recording Data: M-98, Pg 14615

Original Principal Balance: \$40,375.00

Original Trustee: Regional Trustee Service

Original Mortgagee(s)\*\*\*Name(s): WMC Mortgage Corp.

Address(es): PO Box 54089

Los Angeles, CA 90054

Present Mortgagee(s)\*\*\*Name(s): WMC Mortgage Corp.

Address(es): PO Box 54089

Los Angeles, CA 90054

Original Mortgagor(s)\*\*\*\*Name(s): Thomas Howell and

Tammy Howell

Address(es): 3654 Flint St.

Klamath Falls, OR 97601

Present Owner(s) Name(s): Thomas Howell and

Tammy Howell

Address(es): 3654 Flint St.

Klamath Falls, OR 97601

- \* Sometimes named "Trust Indenture"
- \*\* Sometimes named "Mortgaged Property" or "Trust Property" or  
"Property"
- \*\*\* Sometimes named "Beneficiary"
- \*\*\*\* Sometimes named "Grantor" or "Trustor"

Oregon Cure or Re-instatement Right

Under ORS 86.753 you have the right to have these proceedings dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this notice at any time prior to five days before the date last set for sale.

Oregon Redemption Right

Under ORS 86.770, there is no redemption right after the foreclosure sale.

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 8th day  
of February A.D., 1999 at 3:08 o'clock P. M., and duly recorded in Vol. M99  
of Mortgages on Page 4595

FEE \$25.00

Linda Smith, County Clerk

by Kathleen Ross