

99 APR 30 P2:18

Vol M99 Page 16424

STATE OF OREGON, ss.  
County of Klamath

Filed for record at request of:

the 30th day of April A.D., 1999  
at 2:18 o'clock A. M., and duly recorded  
in Vol. M99 of Mortgages on Page 16424

Lin's Smith, County Clerk  
By *Lin's Smith* Deputy

Fee, \$10.00



K-53798

(Reserved for Recording Purposes)

### SATISFACTION OF MORTGAGE

ODVA Account Number

P40844

The STATE OF OREGON, acting by the Director of Veterans' Affairs, certifies that the mortgage executed by David W. Alter And Darlene M. Alter, husband and wife, recorded on June 13, 1980, Vol M80 Page 10868 in the Klamath County, Oregon, Mortgage Records, together with the debt is paid, satisfied, and discharged.

WITNESS the STATE OF OREGON has caused these presents to be executed April 19, 1999, at Salem, Oregon.

Director of Oregon Department of Veterans' Affairs

By: *Joyce D. Emerson*  
Joyce D. Emerson  
Acting Manager, Accounts Services

STATE OF OREGON )

) ss.

County of Marion )

On April 19, 1999,

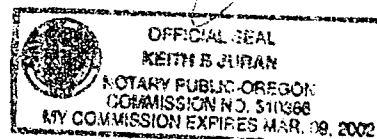
this instrument was acknowledged before me by the above-named Joyce D. Emerson, who personally appeared, and, being first duly sworn, did say that she is authorized to sign the foregoing document on behalf of the Oregon Department of Veterans' Affairs by authority of its Director.

Before me:

*Keith B. Juran*  
Notary Public for Oregon

AFTER RECORDING RETURN TO:

FIDELITY NATIONAL TITLE  
2510 REDHILL AVENUE STE 120  
SANTA ANA CA 92705



AFFIDAVIT OF MAILING  
TRUSTEE'S NOTICE OF SALE / Return of Service

RE: Trust Deed from  
Jeffery J. Cook and Deborah A. Cook

(Grantor)

TO:

Klamath County Title Co.

(Trustee)

After Recording Return To:

Bradley S. Copeland

PO Box 1758

Eugene, OR 97440-1758

Vol. M99 Page 16425

K-53392

STATE OF OREGON )

) ss.

County of Lane )

I, Bradley S. Copeland, 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 Oregon, a competent person over the age of 18 years and not the beneficiary or beneficiary's successor in interest named in the attached original Trustee's 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:

NAME  
Jeffery J. Cook

ADDRESS  
PO Box 1473  
Klamath Falls, OR 97601

Deborah A. Cook

8940 Shadypine Road  
Klamath Falls, OR 97601

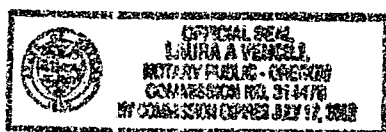
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or 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 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Rohn M. Roberts, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepared, and was deposited by me in the United States post office at Eugene, Oregon, on December 22, 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 said notices was mailed after the 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 successor trustee, and person includes corporation and any other legal or commercial entity.

SIGNED AND SWORN to before me this 13<sup>th</sup>

Bradley S. Copeland  
day of January, 1999, by Bradley S. Copeland.



Laura A. Venable  
Notary Public for Oregon  
My Commission Expires: 7-17-02



# TRUSTEE'S NOTICE OF SALE

16426

Reference is made to that certain trust deed made by Jeffery J. Cook and Deborah A. Cook, as grantor, to Klamath County Title Co., as trustee, in favor of Western Bank as beneficiary, dated March 22, 1994, and recorded on March 30, 1994, in Volume No. M94 at page 9286, of the Mortgage Records of Klamath County, Oregon, covering the following described real property situated in said county and state, to-wit:

All that portion of Lot 2, Section 31, Township 37 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a point on the Westerly line of the county road formerly known as Dailes-California Highway, from which angle point No. 7 in the meander line of said Section 31, Township 37 South, Range 9 East of the Willamette Meridian, as established by Fred Mensch, U.S. Cadastral Engineer, in November, 1916, bears North 19°08' East 237.45 feet and North 16°37' East 932.3 feet; thence running from said point of beginning, South 19°08' West, 133.25 feet; thence North 81°27' West 312.1 feet; thence North 30°12' East 191.0 feet; thence South 72°08' East 269.2 feet to the point of beginning.

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 Grantors' failure to pay when due the following sums: \$173.01 for the month of July; \$221.72 for the month of August; \$219.32 for the month of September; and \$223.65 for the month of October; plus real estate taxes totaling \$167.12; all in the total amount of \$1,004.82.

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: Principal balance in the amount of \$11,085.93, became due on August 10, 1998, plus interest at the rate of 9.75% per annum on the amount of \$11,085.93, from August 19, 1998, until paid.

WHEREFORE, notice is hereby given that the undersigned Trustee will on May 14, 1999, at the hour of 1:30 o'clock P.M., in accord with the standard of time established by ORS 187.110, at the Klamath County Courthouse steps, in the City of Klamath Falls, County of Klamath, Oregon, sell at public auction to the highest bidder for cash the interest in said described real property which the Grantors had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantors or their 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 when 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 rendering 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 ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "Grantors" includes any successor in interest to the Grantors 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: December 22, 1998

  
Bradley S. Copeland, Successor Trustee

STATE OF OREGON )

) ss.

County of Lane )

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named Trustee, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

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

Bradley S. Copeland, Successor Trustee  
800 Willamette Street, Suite 800  
Eugene, OR 97401

K-53392

16427

[A[B

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

State of Oregon )  
County of Klamath )

Court Case No. 11719-24  
Sheriff's Case No. 98-03886

Received for Service 12/08/98

I hereby certify that I received for service on  
COOK, DEBORAH ANN  
the within:

TRUSTEE'S NOTICE OF SALE

COOK, DEBORAH ANN  
was served personally, and in person, at  
8940 SHADY PINE ST  
KLAMATH FALLS , OR, on 01/07/99,  
at 08:35 hours.

All search and service was made within Klamath County, State of  
Oregon.

Carl P. Burkhardt, Sheriff  
Klamath County, Oregon

By Terri L. Alexander  
ALEXANDER, TERRI L

Copy to:

ARNOLD GALLAGHER SAYDACK PERCELL & ROBER  
800 WILLAMETTE SUITE 800 POB 1  
EUGENE OR 97440

AFTER RECORDING RETURN TO:  
Bradley S. Copeland  
P.O. Box 1758  
Eugene, OR 97440-1758



# TRUSTEE'S NOTICE OF SALE

16428

Reference is made to that certain trust deed made by Jeffery J. Cook and Deborah A. Cook, as grantor, to Klamath County Title Co., as trustee, in favor of Western Bank as beneficiary, dated March 22, 1994, and recorded on March 30, 1994, in Volume No. M94 at page 9286, of the Mortgage Records of Klamath County, Oregon, covering the following described real property situated in said county and state, to-wit:

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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 §6.735(3); the default for which the foreclosure is made is Grantors' failure to pay when due the following sums: \$173.01 for the month of July; \$221.77 for the month of August; \$219.32 for the month of September; and \$223.65 for the month of October; plus real estate taxes totaling \$167.12; all in the total amount of \$1,004.82.

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: Principal balance in the amount of \$11,085.93, became due on August 10, 1998, plus interest at the rate of 9.75% per annum on the amount of \$11,085.93, from August 19, 1998, until paid.

WHEREFORE, notice is hereby given that the undersigned Trustee will on May 14, 1999, at the hour of 1:30 o'clock P.M., in accord with the standard of time established by ORS 187.110, at the Klamath County Courthouse steps, in the City of Klamath Falls, County of Klamath, Oregon, sell at public auction to the highest bidder for cash the interest in said described real property which the Grantors had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantors or their 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 when 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 rendering 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 ORS 86.753.

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DATED: December 22, 1998

*Bradley S. Copeland*  
Bradley S. Copeland, Successor Trustee

STATE OF OREGON )

) ss.

County of Lane )

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named Trustee, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

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

Bradley S. Copeland, Successor Trustee  
800 W. Hamette Street, Suite 800  
Eugene, OR 97401

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of \_\_\_\_\_ the \_\_\_\_\_ day  
of \_\_\_\_\_ April \_\_\_\_\_ A.D., 1999 at \_\_\_\_\_ 2:18 \_\_\_\_\_ o'clock \_\_\_\_\_ P. M., and duly recorded in Vol. \_\_\_\_\_ M99  
of \_\_\_\_\_ Mortgages \_\_\_\_\_ on Page \_\_\_\_\_ 16423

FEE \$25.00

by *Linda Smith*  
Linda Smith, County Clerk