RECORDED AT THE REQUEST OF H&L Services, Inc., Trustee 1111 Third Avenue. #3400 Seattle, WA 98101

KIZER 80733-37076

AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON) | ss | COUNTY OF K I N G | S

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

ADDRESS

THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KI ZER DECEASED JOHN DOE KI ZER KAREN LOUISE WILLIAM KAY LYNN GRAHAM

520 SOUTH 3RD CHILOQUIN, OR 97624

P.O. BOX 1004 CHILOQUIN, OR 97624

4515 MEADOWS DRIVE KLAMATH FALLS, OR 97603

139 ND ST. P.O. BOX 1146 CHILOQUIN, OR 97624

FOREST PRODUCTS FEDERAL. CREDIT UNION

C/O MICHAEL C. MILLER 601 MAIN STREET STE 210 KLAMATH FALLS, OR 97601

C/O JAMES R. UERLINGS 110 NORTH 6TH STREET KLAMATH FALLS, OR 97601

CARTER-JONES COLLECTION LLC

1143 PINE STREET P.O. BOX 145

KLAMATH FALLS, OR 97601

CREDIT AUTO SALES

2751 WASHBURN WAY KLAMATH FALLS, OR 97603

SEARS CREDIT CENTRAL #8425

P.O. BOX 8208

GREENSBORO, NC 27419

15

The above persons include (a) the granton 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 Steven G. Jones, 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 a United States post office at Seattle, Washington, on 3/23, 1999. 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 notices was/were 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.

obefore me this 23-of

1999.

Chaistopher S. Ashcraft Notary Public in and for the State of Washington, residing at: Scattle My Commission Expires: 3-9-02-

NTS KIZER July 23 SEARS CREDIT CENTRAL #8425 P.O. BOX 8208 GREENSBORO, NC 27419

	Post Office, State, & ZIP Co	de
	Postage	\$
	Certified Fee	
	Special Delivery Fee	
м	Restricted Delivery Fee	
April 1995	Return Receipt Showing to Whom & Date Delivered	
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Z 585 289 795

NTS KIZER JULY 23 CREDUT AUTO SALES 2751 WASHBURN WAY KLAMATH FALLS, OR 97603

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NTS KIZER JULY 23 CARTER-JONES COLLECTION 1143 PINE STREET P.O. BOX 145 KLAMATH FALLS, OR 97601

	Post Office, State, & ZIP Co	ode
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ь	Restricted Del very Fee	
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Apr	Return Receipt Showing to Whort Date, & Addresse is Address	
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'S Form 3800, April 1995	Postmark or Date	

2 585 289 793

NTS KIZER JULY 23
FOREST PRODUCTS FEDERAL
CREDIT UNION
C/O JAMES R. UERLINGS
110 NORTH 6TH STREET
KLAMATH FALLS, OR 97601

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Postage	 \$
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Z 585 289 792

NTS KIZER JULY 23
FOREST PRODUCTS FEDERAL
CREDIT UNION
C/O MICHAEL C. MILLER
601 MAIN STREET STE 210
KLAMATH FALLS, CR 97601

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0000	TOTAL Postage & Fees	\$
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NTS KIZER July 23 CCCUPANTS 520 SOUTH 3RD CHILOQUIN, OR 97624

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NTS KIZER July 23

KAY LYNN WILLIAM
4515 MEADOWS DRIVE
139 2ND ST. 4515 MEADOWS DRIVE 139 2ND ST. KLAMATH FALES, OR 97603 P.O. BOX 1146

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KAY LYNN WILLIAM CHILOQUIN, OR 97624

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NTS KIZER July 23 KAY LYNN WILLIAM P.O. BOX 1004 CHILOQUIN, OR 97624

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NTS KIZER July 23 KAY LYNN WILLIAM 520 SOUTH 3RD CHILOQUIN, OR 97624

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NTS KIZER July 23 KAREN LOUISE WILLIAM 139 2ND ST. P.O. BOX 1146 CHILOQUIN, OR 97624

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4515 MEADOWS DRIVE P.O. BOX 1004
KLAMATH FALLS, OR 97624 CHILOQUIN, OR 9763 NTS KIZER July 23

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NTS KIZER July 23 KAREN LOUISE WILLIAM 520 SOUTH 3RD CHILOQUIN, OR 97624

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NTS KIZER July 23 CHILOQUIN, OR 97624

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NTS KIZER July 23 JOHN DOE KI ZER 139 2ND ST. P.O. BOX 1146 CHILOQUIN, OR 97624

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NTS KIZER July 23 JOHN DOE KI ZER 520 SOUTH 3RD CHILOQUIN, OR 97624

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THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KI ZER, DECEASED 139 2ND ST. P.O. BOX 1146 CHILOQUIN, OR 97624

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NTS KIZER July 23 THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KI ZER, DECEASED P.O. BOX 1004 CHILOQUIN, OR 97624

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NTS KIZER July 23 THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KI ZER, DECEASED 4515 MEADOWS DRIVE KLAMATH FATTE OF

Postage \$ Certified Fee Special Delivery Fee Restricted Delivery Fee Return Receipt Showing to Whom & Date Delivered Return Receipt Showing to Whom, Date & Addresse's Address TOTAL Postage & Fees Postmark or Date		Post Office, State, & ZIP Co	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
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NTS KIZER July 23 THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KI ZER, DECEASED 520 SOUTH 3RD CHILOOUIN, OR

	, MIONOGUIM,		97624
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ın.	Restricted Delivery Fee		
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RECORDED AT THE REQUEST OF H&L Services, Inc., Trustee 1111 Third Avenue. #3400 Seattle, WA 98101

KIZER 80733-37076

SUPPLMENTAL AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
COUNTY OF KING):s

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 made by VIRGINIA L. KIZER as grantor, to Aspen Title and Escrow as Trustee, in favor of Washignton Mutual Bank, as beneficiary, dated December 24, 1997, and recorded January 2, 1998, in the mortgage records of Klamath Falls County, Oregon, as Fee No. 51056, 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-

NAME

ADDRESS

KAREN LOUISE WILLIAMS

P.O. BOX 1342 CHILOQUIN, OR 97624

836 BUENA VISTA STREET KLAMATH, OR 97601

431 WASHINGTON STREET KLAMATH, OR 97601

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 or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.*

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

Subscribed and subtriving before m

re me this 30 Hh day of

Mar

. 1999.

Christopher 5. Asherast Notary Public in and for the State of Washington, residing at Scattle My Commission Expires: 3-9-02

O1991, H&L SERVICES, INC. ALL RIGHTS RESERVED Z 331 788 368 NTS KIZER July 23 KAREN LOUISE WILLIAMS 431 WASHINGTON ST. KLAMATH, OR 97601

	Post Office, State, & ZIP Co	de
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, April 1995	Special Delivery Fee	
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NIS ALZER DULY 23
KAREN LOUISE WILLIAMS
836 BUENA VISTA ST
KLAMATH, OR 97601

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Z 331 768 366 NTS KIZEK JULY 23 KAREN LOUISE WILLIAMS P.O. BOX 1342 CHILOQUIN, OR 97624

	NUMBER OF STREET	T-1 - AA
	Post Office, State, & ZIP (de
	Postage	\$
	Certified Fee	
	Special Delivery Fee	
ic.	Restricted Delivery Fee	
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PS Form 3800, April 1995	Return Receipt Showing to Whose Date, E. Addressee's Address	
800	TOTAL Postage & Fees	\$
E	Postmark or Date	
S.		

RECORDED AT THE REQUEST OF H&L Services, Inc. 1111 Third Avenue. #3400 Seattle, WA 98101

KIZER 80733-37076

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by VIRGINIA L. KIZER, as grantor, to Aspen Title and Escrow, as trustee, in favor of Washignton Mutual Bank, as beneficiary, dated December 24, 1997, recorded January 2, 1998, in the mortgage records of Klamath Falls County, Oregon, as Fee No. 51056, covering the following described real property situated in Klamath Falls County, Oregon, to-wit

LOT 20, BLOCK 8, SOUTH CHILOQUIN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

CODE 12 MAP 3507-3AB TL 6200

commonly known as: 520 SOUTH 3RD, 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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Failure to pay the following past the amounts, which are in arrears:

MONTHLY PAYMENTS:

8 monthly payments at \$211.98 each; (August 1, 1998 through March 15, 1999.)

\$1,695.84

LATE CHARGES:

8 late charges of \$10.60 for each monthly payment not made within 15 days of its due date.

84.80

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$1,780.64

Estimated amount due for 1998 and 1999 taxes in the amount of \$268.65 (pius interest and penalties).

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

\$19,692.31 Principal Balance; plus interest thereon at the rate of 9.75% from August 1, 1998 until paid; plus late charges of \$84.80 through March 15, 1999; plus \$10.60 for every month thereafter the regular 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 is interest during the pendency of this proceeding.

WHEREFORE, notice hereby is given that the undersigned trustee will on July 23, 1999 at the hour of 10:00 o'clock, A.M., in accordance with the standard of time established by ORS 187.110, at the front entrance of the Klamath Falls Courthouse, 317 South 7th Street, 2nd Floor, in the City of Klamath Falls, County of Klamath Falls, 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 trust deed, together with any interest which the grantor or the grantor's successors in interest acquired after the execution of grantor 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 36.753 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 carring 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 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 the 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: March 15, 1999.

Steven G. Jones, Successor Trustee C/O H&L SERVICES, INC. 1111 THIRD AVENUE, #3400 Seattle, Washington 98104-7006 (206) 386-5470

STATE OF WASHINGTON COUNTY OF K ING

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 PLLC

Attorney for Successor Trustee

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
- 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: Steven G. Jones, C/O H&L Services, Inc., 1111 3rd Avenue, Suite 3400, Seattle, WA 98101.

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
County of Klamath) ss.)

I, Jeff Hamar, being first duly swom, depose and say:

That I am, and have been at all manerial times hereto, 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 25th day of March, 1999, after personal inspection, I found the following described real property to be unoccupied:

LOT 20, BLOCK 8, SOUTH CHILCIQUIN, IN THE COUNTY OF KLAMATH, STATE OREGON.

Commonly known as:

520 South 3rd

Chiloquin, Oregon 97624

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

July X Hamer 171305

SUBSCRIBED AND SWORN to before me this 2 day of March, 1999.

OFFICIAL SEAL
OFFICIAL SEAL
SANDRA C. MALIKOWSKI (MALIKOWSKI (MALI

Notary Public for Oregon

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager, being first duly sworn, despose 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 #2358 TRUSTEE'S NOTICE OF SALE..... a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for____FOUR (<u>4</u>) insertion(s) in the following issues: JUNE 9/16/23/30, 1999 Total Cost: \$931.48 Subscribed and sworn before me this___ Notary Public of Oregon



3-15 2000

My commission expires_____

TRUSTEE'S NOTICE OF SALE

Reference is made to crow, as trustee, in alties). favor of Washington

Oregon, to-wit:

CHILOQUIN, OR 97624

\$1,625.84

LATE CHARGES:

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$1,780.64

Mutual Bank, as bene- By reason of said de- have this foreclosure ficiary, dated Decem-fault the beneficiary proceeding dismissed ber 24, 1997, recorded has declared all sums and the trust deed rein-underly 2, 1998, in the owing on the obligation stated by payment to mortgage records of secured by the "rust the beneficiary of the Klamath Falls County, deed immediately due entire amount then due Oregon, as Fee No and payable, said sums (other than such portal solutions) and the following, to tion of the principal as lowing described real with the bed due.

ance; plus interest any other default com-thereon at the rate of plained of herein that is LOT 20. BLOCK 8, 9.75% from August 1, capable of being cured IN THE COUNTY OF Charges of \$84.80by tendering the per-KLAMATH, STATE OF Through March 15, 1999; formance required until the county of the charges of \$84.80by tendering the per-KLAMATH, STATE OF Through March 15, 1999; formance required until the charges of \$84.80by tendering the per-KLAMATH, STATE OF Through March 15, 1999; formance required until the charge of the charge plus \$10.60 for every der the obligation or month thereafter the obligation or CODE 12 MAP 3507-3AB regular payment is trust deed, and in additude 6200 cmore than 15 days late; tion to paying said sums plus unpaid real proper or tendering the perforcommonly known as: fly faxes; plus any re-mance necessary to 520 SOUTH 3RD. serve account short-cure the decessary to age; less any unapplied cure the default, by

been recorded pursuant undersigned trustee will amounts provided by tutes 86.753(3); the de-hour of 10:00 o'clock, said ORS 86.753. tutes 86.753(3): the de-hour of 10:00 o'clock, said UKS 80.753.

fault for which the fore-A.M., in accordance closure is made is gram with the standard of in construing this notor's failure to pay time established by tice, the singular information of the cludes the plural, the Klamath Falls Court- word "grantor" includes house, 317 South 7th any successor in interlowing past due Street, 2nd Floor, in the est to the grantor as amounts, which are in City of Klamath Falls, est to the grantor as county of Klamath well as any other perfalls, State of Oregon, son owing the obligation, the performance MONTHLY sell at public auction to the highest bidder for cash the interest in the words strustee" and the property which the words "trustee" and the property strustee and grantor; had or had "beneficiary" include power to convey at the "beneficiary" include power to convey at the "beneficiary" include time of the execution their respective suc-

by granter of the trust cessors in interest, if deed, together with any any. interest which the gran-B late charges of \$10.60 for or the grantor's for each monthly pay successors in interest DATED: March 15, ment not made within sequired after the exe-1999.

15 days of its due date. Culion of grantor of the

tions thereby secured and the costs and expenses of sale, including a reasonable charge Reference is made to that certain trust deed Estimated amount due further given that any made by VIRGINIA L. for 1998 and 1999 taxes person named in ORS KIZER, as grantor, to in the amount of \$268.65 86.753 has the right, at Aspen Title and Es. (plus interest and penary time prior to five days before the date Mutual Bank, as bene- By reason of said de have this foreclosure property situated in Klamath Falls County, \$19,692.31 Principal Balcurred) and by curing would not then be due Both the beneficiary pended by beneficiary penses actually in-and the trustee have to protect is interest curred in enforcing the elected to sell the said during the pendency of real property to satisfy this proceeding. the obligations secured deed, together with by said trust deed and a WHEREFORE, notice trustee's and altorney's notice of default has hereby is given that the fees not exceeding the

trust deed, to satisfy Steven G. Jones,

Successor Trustee
C/O-33.L Sefevices
The trustee in writing
TREPPO AVENUE
Sentile Westington
Sentile Westington
Pant-71/4
(206) 315-5470

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WASHINGTON
COUNTY (OF SUING)
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Trustee will provide
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The creditor named

It is understand, cer 54. If the creditor named flight that is in the art of several liciary in the attention of one of the acts finding flusters. Notice reys of the is bove of sale is not the original manual requirement of the trustee. The is not the original requirement of the trustee with the control of the trustee. The control of the trustee with the control of the trustee of the control of the trustee of the control o

The amount of the residence of the systems in the residence of the systems in the systems of the

State of Oregon, County of Klamath Recorded 7/19/99, at 3:16 p. m. In Vol. M99 Page _28727 Linda Smith. Fee\$ 15 RR County Clerk