

SEP 23 11:27

# Affidavit of Publication

ASPEN 04049776

Vol. M99 Page 37835

## 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 #2481

### TRUSTEE'S NOTICE OF SALE.....

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:

AUGUST 17/24/31

SEPTEMBER 7, 1999

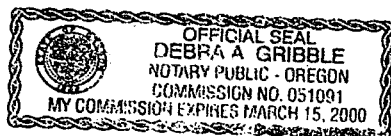
Total Cost: \$621.00

Subscribed and sworn before me this 7TH  
day of SEPTEMBER 19 99

*Debra A. Gribble*

Notary Public of Oregon

My commission expires 3-15 20 00



### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Ronald Stemler as grantor, to Amerititle, as Trustee, in favor of Mission Hills Mortgage Corporation, a California corporation as Beneficiary, dated January 6, 1998, recorded January 12, 1998, in the mortgage records of Klamath County, Oregon, in Book No. M98 at Page 864, Instrument/Recorder's Fee No. 51398, beneficial interest having been assigned to IMC Mortgage Company, covering the following described real property:

Lot 8 of LEWIS TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.  
C O M M O N L Y KNOWN AS: 1606 Wiard Street, Klamath Falls, Oregon 97603

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 \$990.56 from October 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:

\$110,662.14, together with interest thereon at the rate of

10.20000% per annum from September 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 October 20, 1999 at the hour of 11:00 AM, in accordance 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 86.753 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 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 obligations 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

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.

Dated: June 11, 1999

KELLY D. SUTHERLAND  
Successor Trustee  
#2481 August 17, 24, 31  
September 7, 1999

State of Oregon, County of Klamath  
Recorded 9/23/99, at 11:07 A.M.  
In Vol. M99 Page 37835  
Linda Smith,  
County Clerk Fee \$ 10.00

17/10-