

1999 NOV 15 PM 3:13

1999 NOV 23 PM 2:58

Vol M99 Page 45337

Return to:  
Kleinsmith & Associates, P.C.  
6035 Erin Park Drive, Suite 203  
Colorado Springs, CO 80918-5411

Vol M99 Page 46517

Re-Recorded to add Foreclosure Notice, & Certificate of Service  
K 53199                      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 this 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.

K 25-  
K 351

(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: April 13, 2000  
Time of Sale: 10:00am

Place of Sale: 2nd Floor, 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.

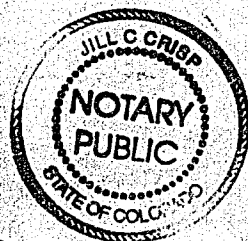
  
 Philip M. Kleinsmith

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 11-9-99, 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.

(SEAL)



My Commission Expires  
 01/19/2001

  
 Signature of Notary

Typed Name and Address of  
 Notary:

Jill C. Crisp  
 6035 Erin Park Dr.  
 Colorado Springs, CO 80918

Identifying Data of Mortgage  
or Deed of Trust\*

Defaults Causing Foreclosure: Non-payment of periodic payments  
since: 7/98

<u>Estimated Total Amount Owed On</u>	<u>Principal:</u> . . . . \$	44,931.30
<u>Deed of Trust or Mortgage*</u>	<u>Estimated Interest:</u> \$	1,521.45
<u>Being Foreclosed on the</u>	<u>Estimated Costs:</u> . \$	1,800.00
<u>Estimated Date of Foreclosure</u>	<u>Estimated Total:</u> . \$	48,252.75
<u>Sale</u>		

Real Estate\*\* to be Sold:

Common Description: . . . . . : 1902 Academy St  
Klamath Falls, OR 97601

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

Legal Description. . . . . . : THE SOUTHWESTERLY 100 FEET  
OF LOT 1, BLOCK 73, BUENA VISTA ADDITION TO THE CITY OF KLAMATH  
FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON, BEING THE PORTION  
OF SAID LOT 1 LYING SOUTHWESTERLY OF A LINE DRAWN 40 FEET  
SOUTHWESTERLY OF AND PARALLEL TO THE NORTHEASTERLY LINE OF SAID LOT  
1.

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

Dated: January 5, 1998

Recorded: January 9, 1998

Recording Data: V M98, P704

Original Principal Balance: \$45,000.00

Original Trustee: Regional Trustee Services

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

Address(es): P.O. Box 54089  
Los Angeles, CA 90054

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

Address(es): P.O. Box 54089  
Los Angeles, CA 90054

Original Mortgagor(s)\*\*\*\*Name(s): Jeffery L. Blair & Linda  
J. Blair

Address(es): 1902 Academy St  
Klamath Falls, OR 97601

Present Owner(s) Name(s): Jeffery L. Blair & Linda  
J. Blair

Address(es): 1902 Academy 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  
Recorded 11/15/99, at 2:30 p. m.  
In Vol. M99 Page 45337  
Linda Smith,  
County Clerk Fee \$ 25<sup>00</sup>

This space is for recording data.

**FORECLOSURE NOTICE RE: SUBSTITUTE OR SUCCESSOR TRUSTEE**

Notice is hereby given of the intention to appoint and appointment of the following person as substitute or successor trustee in the Mortgage or Deed of Trust described on the attached Identifying Data of Mortgage or Deed of Trust:

Philip M. Kleinsmith  
6035 Erin Park Drive, Ste. 203  
Colorado Springs, CO 80918

The undersigned Present Mortgagee holds the entire interest in said Mortgage or Deed of Trust.

Name of Present Mortgagee:

WMC Mortgage Corp

by:

Individual's Name: Michael L. Hodge

as

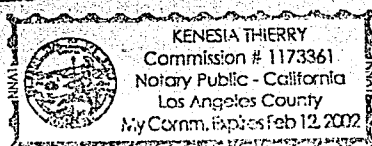
of Present Mortgagee

State of CA  
County of LA

On 11-10-99, before me Michael L. Hodge, (Name and Title of Person who signs above) personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices Re: Substitute or Successor Trustee consisting of three or more pages in total: two pages of Foreclosure Notice Re: Substitute or Successor Trustee and one or more pages of Identifying Data of Mortgage or Deed of Trust. That person acknowledged to me that said person executed the same in said person's authorized capacity(ies) and that by said person's signature on said instrument the person(s), or the entity upon behalf of which the person(s) acted, executed said instrument. Witness my hand and official seal. My commission expires:

Signature of Notary:

Typed Name and Address of  
Notary:



Kenesia Thierry  
22837 Venture Blvd  
Woodland Hills, CA 91364



Identifying Data of Mortgage  
or Deed of Trust\*

46522

Defaults Causing Foreclosure: Non-payment of periodic payments  
since: 7/98

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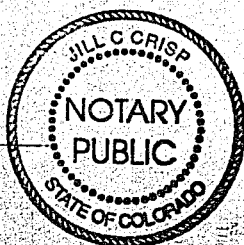
- \* Sometimes named "Trust Indenture"
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"Property"
- \*\*\* Sometimes named "Beneficiary"
- \*\*\*\* Sometimes named "Grantor" or Trustor"

Certificate of Service

(To be completed by Attorney)

I certify that I mailed a copy hereof of the FORECLOSURE NOTICES RE: SUBSTITUTE OR SUCCESSOR TRUSTEE to the Original Trustee, Original Mortgagor(s) and Owner(s) at their last known address by regular and certified mail - return receipt requested - on 11-10, 1999

Acknowledged, subscribed and sworn to as true before me on 11-10, 1999. My commission expires: \_\_\_\_\_.



My Commission Expires  
01/19/2003

Jill C. Crisp  
Notary Public

Typed Name and Address of  
Notary:

Jill C. Crisp  
6035 Erin Park Dr.  
C/S, CO 80918

After Recording, Mail To:

Kleinsmith & Associates, P.C.  
6035 Erin Park Dr., Ste. 203  
Colorado Springs, CO 80918

\* Orig. Trustee Address Unknown!

State of Oregon, County of Klamath  
Recorded 11/23/99, at 2:58 p.m.  
In Vol. M99 Page 46517  
Linda Smith,  
County Clerk RR Fee \$ 35.00