

# Affidavit of Publication

## 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 2731

Trustee's Notice

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:  
November 2, 9, 16, 23, 1999

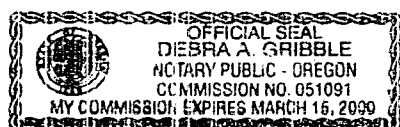
Total Cost: \$648.00

Subscribed and sworn before me this 23rd  
day of November 1999

Debra A. Subbe

Notary Public of Oregon

My commission expires March 15, 2000



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by John D. Bagwell, as grantor, to Regional Trustee Services Corporation, as trustee, in favor of WMC Mortgage Corp., as beneficiary, dated March 9, 1993, recorded March 20, 1998, in the mortgage records of Klamath County, Oregon, in Book M-98, page 9022, and as Fee No. 54984, assigned by instrument to Liberty Savings Bank, F.S.B., by document recorded July 26, 1999, in Book M-99, page 29724, Klamath County, Oregon records, covering the following described real property situated in the above-mentioned county and state, to-wit:

The Southerly 40 feet of Lots 554 and 555, Block 120, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

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 for December 1998 through August 1999 for a total of \$3,387.33, plus real property taxes for 1998-99 that are due as of this date.

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:

As of December 1, 1998, the principal sum of \$41,872.80 plus interest thereafter; plus any sums advanced by the beneficiary or beneficiary's successor in interest for the protection of the above described property, plus attorney and trustee's fees incurred by reason of said default.

WHEREFORE, notice hereby is given that the undersigned trustee will on January 13, 2000, at the hour of 11:00 a.m. in accord with the standard of time established by ORS 187.110, at center entrance to the Post Office Building (also known as Federal Building), 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 had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 then 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 obligation of 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 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. The Federal Fair Debt Collection Practices Act requires we state:

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DATED August 30, 1999

Robert W. Palmer,  
Successor Trustee

State of Oregon, County of Multnomah) ss:

I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Molly M. Livoti  
For said Trustee

For additional information call (503) 226-7677 #2721 November 2, 9, 16, 23, 1999

State of Oregon, County of Klamath  
Recorded 12/27/99, at 3:03 p.m.  
In Vol. M99 Page 50706  
Linda Smith,  
County Clerk Fees 10<sup>00</sup>