

MTC 47838
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

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 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 address, to-wit:

James E. Palmer
 9332 Reeder Road
 Klamath Falls, OR 97603

Maryanna Palmer
 9332 Reeder Road
 Klamath Falls, OR 97603

James E. Palmer
 P.O. Box 8010
 Klamath Falls, OR 97602-1010

Maryanna Palmer
 P.O. Box 8010
 Klamath Falls, OR 97602-1010

Southern Oregon Credit Service
 c/o Linda Collins, Reg. Agent
 841 Stewart Avenue, #11
 Medford, OR 97501

Carter Jones Collections, LLC
 c/o Kent Pedersen, Reg. Agent
 1143 Pine Street
 Klamath Falls, OR 97601

Carter Jones Collections, LLC
 P.O. Box 145
 Klamath Falls, OR 97601

Charlotte Barks
 17669 South Poe Valley 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 DAVID E. FENNELL, attorney for the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 9-1-99. 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.

Subscribed and sworn to before me on 9-1-99, by

MARY REEVE
STATE OF WASHINGTON
NOTARY --- PUBLIC
 MY COMMISSION EXPIRES 11-17-03

Notary Public for Washington
 Residing at Newcastle
 My commission expires: 11-17-2008

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
Palmer, James E. and Maryanna
Grantor

to
DAVID E. FENNELL,
Trustee

File No. 7069.20720

After recording return to:

ROUTH CRABTREE & FENNELL
 Attn: Kathy Taggart
 PO Box 4143
 Bellevue, WA 98009-4143

4/6 m

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by James E. Palmer and Maryanna Palmer, as tenants by the entirety, as grantor, to Mountain Title Company of Klamath County, as trustee, in favor of All Service Mortgage, Inc., a corporation, as beneficiary, dated 08/02/95, recorded 08/08/95, in the mortgage records of Klamath County, Oregon, in M95 Page 21049 and subsequently assigned to Ocwen Federal Bank, FSB by Assignment recorded as Book M99 Page 24841, covering the following described real property situated in said county and state, to wit:

Parcel 1: All of Government Lot 1 of Section 31, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, excepting portion heretofore taken by or conveyed to the United States for right of way for irrigation canals. Parcel 2: That portion of Government Lot 1 (SE1/4 SE1/4) of Section 30, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, lying South of U.S.R.S. Diversion Canal. Mobil/Manufactured Home Description: 1976 Camelot, License #X135146, Body Style-2U, Title #9312564213, Veh. ID. #661PC7024IK35926

PROPERTY ADDRESS: 9332 Reeder Road
Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$458.55 beginning 05/01/98; plus late charges of \$22.93 each month beginning 05/16/98; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

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: \$44,579.25 with interest thereon at the rate of 11.87 percent per annum beginning 04/01/98; plus late charges of \$22.93 each month beginning 05/16/98 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on 01/07/00 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 2nd floor lobby of the Klamath County Courthouse, 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 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 grantor's successors in interest acquired after the execution 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 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 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 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

8.31.99



David E. Fennell -- Trustee

For further information, please contact:

Kathy Taggart
ROUTH CRABTREE & FENNELL
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7069.20720/Palmer, James E. and Maryanna

State of Washington, County of King) ss:

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

David E. Fennell -- Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PROOF OF SERVICE

062

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, along with a copy of Notice Under the Fair Debt Collection Practices Act, upon the OCCUPANTS at the following address:

9332 REEDER ROAD, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon James E Palmer, by delivering said true copy, personally and in person, at above address on September 3, 1999 at 11:40 A.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 199 at : .m.

Substitute service upon Maryanna Palmer, by delivering said true copy, at his/her usual place of abode as indicated above, to James E Palmer who is a person over the age of 14 years and a member of the household on September 3, 1999 at 11:40 A.m.

Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 199 at : .m.

I declare under the penalty of perjury that the above statement is true and correct.

Jeffrey X. Hummer
177117

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

Sharon A. Feller
Notary Public for Oregon

Received

063

NOV 17 1999

Affidavit of Publication

Routh Crabtree & Terrell

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 2646

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:

October 21, 28, November 4, 11, 1999

Palmer,

7069, 20720

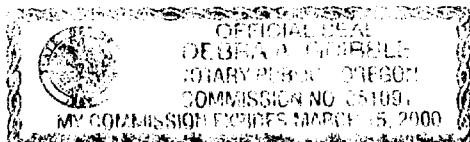
Total Cost: \$783.00

Subscribed and sworn before me this 11th
day of November 19 99

Debra A. Subble

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 James E. Palmer and Maryanna Palmer, as tenants by the entirety, as grantor, to Mountain Title Company of Klamath County, as trustee, in favor of All Service Mortgage, Inc., a corporation, as beneficiary, dated 08/02/95, recorded 08/08/95, in the mortgage records of Klamath County, Oregon, in M95 Page 21049 and subsequently assigned to Ocwen Federal Bank, FSB by Assignment recorded as Book M99 Page 24841, covering the following described real property situated in said county and state, to wit:

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PROPERTY ADDRESS:
9332 Reeder Road
Klamath Falls, OR
97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the

closure is made is grantor's failure to pay when due the following sums: monthly payments of \$458.55 beginning 05/01/98; plus late charges of \$22.93 each month beginning 05/16/98; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

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WHEREFORE,

notice hereby is given that the undersigned trustee will on 01/07/00 at the hour of 10:00 o'clock, A.M. in accordance with the standard of time established by ORS 187.110, at the following place; inside the 2nd floor lobby of the Klamath County Courthouse, 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 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 grantor's successors in interest claimed after the execution of the trust deed, to satisfy the foregoing obligations thereby set-aside 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 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 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 August 31, 1999
David E. Fennell--
Trustee

For further informa-

tion, please contact:

Kathy Taggart
ROUTH CRABTREE &
FENNELL
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7069.20720/
Palmer, James E. and
Maryanna

State of Washington,
County of King) ss:

I, the under-
signed, certify that the
foregoing is a complete
and accurate copy of
the original trustee's
notice of sale.

David E. Fennell--
Trustee

THIS IS AN ATTEMPT
TO COLLECT A DEBT
AND ANY INFORMA-
TION OBTAINED WILL
BE USED FOR THAT
PURPOSE.

#2646 October 21, 28,
1999 November 4, 11,
1999

State of Oregon, County of Klamath

Recorded 1/3/00, at 11:25 a.m.

In Vol. M00 Page 59

Linda Smith,

County Clerk

Fee \$ 46⁰⁰