

700 JUN -3 PM 3:28

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

ASPEN 01050185

Vol. M00 Page 131

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

*This Space For County Recording Use Only
as of 8-1-98*

AFTER RECORDING RETURN TO
name and address of the person authorized to receive the instrument after recording, as required by ORS 205.180(4) and ORS 205.238.

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

AFFIDAVIT OF MAILING NOTICE OF SALE *(must have trustee's notice of sale attached)*

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original Grantor on Trust Deed

Michael O Hays and Elizabeth A Hays

Beneficiary

Bank of America NT & SA

A/56-

REGIONAL TRUSTEE SERVICES CORPORATION
720 SEVENTH AVENUE, SUITE 400
SEATTLE, WA, 98104

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF Washington, COUNTY OF KING } ss.

I, Allison-mare Richards, 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 his successor in interest named in the attached original notice of sale given under the terms of that certain trust 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 addresses, to-wit:

MICHAEL O. HAYS
ELIZABETH A. HAYS
PARTIES IN POSSESSION
2007 UNITY STREET
KLAMATH FALLS, OR, 97603-5348

TSG NOTIFIES: NONE

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 an authorized representative of 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 SEATTLE, Washington, on September 13, 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 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.

REGIONAL TRUSTEE SERVICES CORPORATION

By: Allison-marie Richards

Subscribed and sworn to before me on September 13, 1999.

Angela Henderson
Notary Public for Washington

My commission expires: 3-10-02

(SEAL)



Unofficial Copy

BANK OF AMERICA NA FORMERLY
 BANK OF AMERICA NT AND SA)

vs

MICHAEL O HAYS AND ELIZABETH
 A HAYS)

PROOF OF SERVICE

STATE OF OREGON)
) SS.
 County of JACKSON

I hereby certify that on the 4 day of September, 19 99, at the hour of 0949
 I served OCCUPANTS: MICHAEL O HAYS, ELIZABETH A HAYS by

- ELIZ Personal Service (personally and in person)
- MIKE Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)
- _____ Office Service (by serving the person apparently in charge)
- _____ By posting (said residence)

A certified/true copy of:

- | | | |
|--|---------------------------|--------------------|
| _____ Summons | _____ Writ of Garnishment | _____ Small Claims |
| _____ Motion | _____ Order | _____ Affidavit |
| _____ Complaint | _____ Citation | _____ Subpoena |
| _____ Petition | _____ Notice | _____ Decree |
| <u>X</u> Other: <u>TRUSTEES NOTICE OF SALE</u> | | |

Together with a copy of _____

To ELIZABETH A HAYS At 2007 UNITY ST
KLAMATH FALLS, OR. 97603

NOT FOUND: I certify that I received the within document for service on the _____ day of _____, 19 _____
 and after due and diligent search and inquiry, I have been unable to locate
 within the county of _____ Dated this _____ day of _____, 19 _____

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

Michelle Rogers

Subscribed to and sworn to before me this
7 day of September, 19 99

Robert L. Mark

MICHELLE ROGERS (#29)
 Cleveland Investigation Company
 (541) 535-6005



Papers
 Received From GARY'S PROCESS SERVICE
108 WELLS AVE. SO.
RENTON
WA 98055
 FEDERAL ID # 93-0904214
425-277-0302
 ATTN:

Remit to: CIC	Service Fee	\$ <u>00.00</u>
P.O. Box 1230	Mileage	\$ _____
Talent, OR 97540	Rush/Emergency	\$ _____
Date: <u>9/7/99</u>	Incorrect Add.	\$ _____
CIC File No. <u>99-16320-K</u>	Amount Paid	\$ _____
Client No. _____	TOTAL DUE	\$ <u>00.00</u>

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.
Trustee No.: 09-SF-17837

Reference is made to that certain trust deed made by MICHAEL O. HAYS AND ELIZABETH A. HAYS, HUSBAND AND WIFE, as grantor, to KLAMATH COUNTY TITLE COMPANY, as trustee, in favor of BANK OF AMERICA N.A., FORMERLY BANK OF AMERICA NT & SA, as beneficiary, dated April 30, 1997, recorded May 1, 1997, in the mortgage records of KLAMATH County, Oregon, in Instrument No. 37008, Book M97, Page 13397. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by BANK OF AMERICA N.A., FORMERLY BANK OF AMERICA NT & SA. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

LOT 2 AND THE NORTH 14 FEET OF LOT 3 IN BLOCK 3 OF FIRST ADDITION TO MOYINA MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The street address or other common designation, if any, of the real property described above is purported to be:

2007 UNITY STREET
KLAMATH FALLS OR 97603-5348

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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:

As to Loan #502-431-1072222-6001

Payments:			
2	payments at \$	131.60 each;	\$ 263.20
0	payments at \$		\$
	(07-20-99 through 08-26-99)		

Late Charges:			\$ 65.08
Beneficiary Advances (with interest if applicable)			\$ 4.00

As to Loan #502-431-1072222-6998

Payments			\$ 75.18
6	payments		
	(03-25-99 through 08-26-99)		
Late Charges:			\$ 8.54

TOTAL:			\$ 416.00
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ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$9,592.08, AS OF 6-20-99, PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING INTEREST AT THE RATE OF 9.75% PER ANNUM, AND THE UNPAID PRINCIPAL BALANCE OF \$1,755.99, AS OF 02-25-99, PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING INTEREST AT THE RATE OF 8.947% PER ANNUM, PLUS ANY LATE CHARGES, ESCROW ADVANCES, FORECLOSURE COSTS, TRUSTEE FEES, ATTORNEY FEES, SUMS REQUIRED FOR PROTECTION OF THE PROPERTY AND ADDITIONAL SUMS SECURED BY THE DEED OF TRUST.

WHEREFORE, notice hereby is given that the undersigned trustee will, on January 11, 2000, at the hour of 11:00 A.M., in accord with the standard of time established by ORS 187.110, at KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET, 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 him of the 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 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.

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.

DATED: August 26, 1999

REGIONAL TRUSTEE SERVICES CORPORATION
f/k/a INTERSTATE TRUSTEE SERVICES CORPORATION
Successor Trustee

BY *Deborah Kaufman*
DEBORAH KAUFMAN, SECRETARY
720 SEVENTH AVENUE, SUITE 400
SEATTLE, WA 98104 (206) 340-2550
Sale Information: (206) 654-5545

STATE OF WASHINGTON

COUNTY OF KING

} ss.

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

Authorized Representative of Trustee

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 2748

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 17, 24, December 1, 8, 1999

Total Cost: \$946.36

Larry L Wells

Subscribed and sworn before me this 8th day of December 1999

Debra A Gribble

Notary Public of Oregon

My commission expires March 15 2000

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq. Trustee No.: 09-17837

Reference is made to that certain trust deed made my MICHAEL O. HAYS and ELIZABETH A. HAYS, HUSBAND and WIFE, as grantor, to KLAMATH COUNTY TITLE COMPANY, as trustee, in favor of BANK OF AMERICA N.A., FORMERLY BANK OF AMERICA NT & SA, as beneficiary, dated April 30, 1997, recorded May 1, 1997, in the mortgage records of KLAMATH County, Oregon, in Instrument No. 37008, Book M97, Page 13397. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by BANK OF AMERICA N.A., FORMERLY BANK OF AMERICA NT & SA. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

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The street address or other common designation, if any, of the real property described above is purported to be:

2007 UNITY STREET
K L A M A T H FALLS, OREGON
97603-5348

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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As to Loan #502-431-1072222-6001

Payments: 2 payments of \$131.60 each; 263.20
0 payments at \$ (7/20/99 through 8/26/99)

Late Charges: \$65.08

Beneficiary Advances (with interest if applicable) \$4.00

As to Loan #502-431-1072222-6998

Payments: 6 payments (3/25/99 through 8/26/99) \$75.18

Late Charges: \$8.54

TOTAL: \$416.00

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

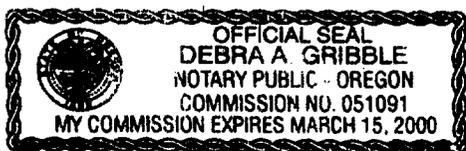
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has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following:

UNPAID PRINCIPAL BALANCE OF \$9,592.08, AS OF 6/20/99, PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING INTEREST AT

THE RATE OF 9.75% PER ANNUM AND THE UNPAID PRINCIPAL BALANCE OF \$1,755.99, AS OF 2/25/99, PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING INTEREST AT THE RATE OF 8.947% PER ANNUM, PLUS ANY LATE CHARGES, ESCROW ADVANCES, FORECLOSURE COSTS, TRUSTEE FEES, ATTORNEY FEES, SUMS REQUIRED FOR PROTECTION OF THE PROPERTY AND ADDITIONAL SUMS SECURED BY THE DEED OF TRUST.

WHEREFORE, notice hereby is given that the undersigned trustee will, on January 11, 2000, at the hour of 11:00 A.M., in accord with the standard of time established by ORS 187.10, at KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET, 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 him of the 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 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.

State of Oregon, County of Klamath
Recorded 1/3/00, at 3:28 p.m.
In Vol. M00 Page 131
Linda Smith,
County Clerk Fee \$ 56⁰⁰

... tice, 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.

DATED: August 26, 1999

REGIONAL TRUSTEE SERVICES CORPORATION
f/k/a INTERSTATE TRUSTEE SERVICES CORPORATION
Successor Trustee

BY: DEBORAH KAUFMAN,
SECRETARY
720 SEVENTH AVENUE, SUITE 400
SEATTLE, WASHINGTON 98104
(206) 340-2550
Sale Information: (206) 654-5545

STATE OF WASHINGTON

COUNTY OF KING
I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

Marelee Hukkiner
Authorized Representative of Trustee
#2748 November 17, 24,
December 1, 8, 1999

