

# 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 2788

Trustee's Notice

a printed copy of which is hereto annexed,  
was published in the entire issue of said  
newspaper for four

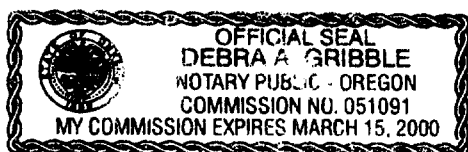
( 4 ) insertion(s) in the following issues:  
December 8, 15, 22, 29, 1999

Total Cost: \$824.68

Subscribed and sworn before me this 29th  
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-WM-  
17234

Reference is made to  
that certain trust deed  
made by DONALD E.  
BOWEN and FERNE E.  
BOWEN, AS TENANTS  
BY THE ENTIRETY,  
as grantor, to AMERI-  
TITLE, AN OREGON  
CORPORATION, as  
trustee, in favor of  
WASHINGTON MU-  
TUAL BANK, as bene-  
ficiary, dated Septem-  
ber 10, 1996, recorded  
September 16, 1996, in  
the mortgage records  
of KLAMATH County,  
Oregon, in Book M96,  
Page 29201. The bene-  
ficial interest under said  
Trust Deed and the obli-  
gations secured there-  
by are presently held  
by WASHINGTON MU-  
TUAL BANK. Said  
Trust Deed encumbers  
the following described  
real property situated  
in said county and  
state, to-wit:

THE NORTH 40  
FEET OF LOTS 440  
AND 441 IN BLOCK 126  
OF MILLS ADDITION  
TO THE CITY OF KLA-  
MATH FALLS, AC-  
CORDING TO THE OF-  
FICIAL PLAT THERE-  
OF ON FILE IN THE  
OFFICE OF THE  
COUNTY CLERK OF  
KLAMATH COUNTY,  
OREGON.

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

703 MITCHELL  
STREET  
KLAMATH  
FALLS, OREGON 97601  
The undersigned Trust-  
ee disclaims any liabil-  
ity for any incorrect-  
ness of the above street  
address or other com-  
mon 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 Sta-  
tutes 86.735(3); the de-  
fault for which the fore-  
closure is made is gran-  
tor's failure to pay  
when due, the following  
sums:

Payments:  
9 payments at \$581.00  
each.  
\$5,236.47  
Late Charges:  
\$180.56  
Prior accumulated late  
charges:  
Beneficiary Advances  
(with interest if appli-  
cable)  
\$678.93  
TOTAL:  
\$6,095.96

ALSO, if you have  
failed to pay taxes on  
the property, provide  
insurance on the prop-  
erty 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 ac-  
count 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 pre-  
miums. These require-  
ments for reinstate-  
ment should be con-  
firmed by contacting  
the undersigned Trust-  
ee.

By reason of said de-  
fault, 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  
\$55,186.45, AS OF 01-01-  
99, PLUS, FROM THAT  
DATE UNTIL PAID,  
ACCRUED AND AC-  
CRUING INTEREST AT  
THE RATE OF 9.000%  
PER ANNUM, PLUS  
ANY LATE CHARGES.

ESCROW ADVANCES  
FOR CLOSURE  
COSTS, TRUSTEE  
FEES, ATTORNEY  
FEES, SUMS RE-  
QUIRED FOR PRO-  
TECTION OF THE  
PROPERTY AND AD-  
DITIONAL SUMS SE-  
CURED BY THE DEED  
OF TRUST.

WHEREFORE, notice  
hereby is given that the  
undersigned trustee  
will, on February 3,  
2000, at the hour of  
11:00 A.M., in accor-  
dance with the standard  
time established by  
ORS 187.110, at KLA-  
MATH COUNTY  
COURTHOUSE, 31  
MAIN STREET, KLA-  
MATH FALLS, County  
of KLAMATH, State of  
Oregon, sell at public  
auction to the highest  
bidder for cash, the in-  
terest in the said de-  
scribed real property  
which the grantor has  
or had power to convey  
at the time of the ex-  
ecution by him of the  
said trust deed, togeth-  
er with any interest  
which the grantor or his  
successors in interest  
acquired after the ex-  
ecution of said trust  
deed, to satisfy the  
foregoing obligation  
thereby secured and  
the costs and expenses  
of sale, including a rea-  
sonable 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 fore-  
closure proceeding dis-  
missed and the trust  
deed reinstated by pay-  
ment to the beneficiary  
of the entire amount  
then due (other than  
such portion of the prin-  
cipal as would not then  
be due had no default  
occurred) and by cove-  
ring any other default  
complained of here-  
to that is capable of being  
cured by tendering the  
performance required  
under the obligation of  
trust deed, and in addi-  
tion to paying said sum

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: October 4, 1999

REGIONAL TRUSTEE SERVICES CORPORATION

f/k/a INTERSTATE TRUSTEE SERVICES CORPORATION  
Successor Trustee

BY: MARILEE HAKKINEN, TREASURER  
720 SEVENTH AVENUE, SUITE 400  
SEATTLE, WA 98104  
(206) 340-2550  
Sales Information:  
(206) 622-5545  
#2788 December 8, 15, 22, 29, 1999

2384

State of Oregon, County of Klamath  
Recorded 1/24/00, at 11:05 A. m.  
In Vol. M00 Page 2383  
**Linda Smith,**  
County Clerk Fee\$ 26.00