

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

Vol M00 Page 4966

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

BISHOP & LYNCH, P.S.
720 OLIVE WAY Suite 1301
SEATTLE, WA 98101

K54583 / T 27577

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

200 FEB 16 PM 2:52

Original Grantor on Trust Deed

Bagwell, John

Beneficiary

Cendant Mortgage Corporation

K711

After recording return to:
 BISHOP, LYNCH & WHITE, P.S.
 720 Olive Way, #1600
 Seattle, WA 98101-1801
 Attn: Trudie Walsh
 Bagwell, 156-1347.01

NOTICE: WE ARE ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTING.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by John Bagwell, as grantor, to First American Title Insurance Co., as trustee, in favor of Cendant Mortgage Corporation, as beneficiary, dated April 17, 1998, recorded April 23, 1998, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 13542, covering the following described real property situated in said county and state, to-wit:

LOT 5 IN BLOCK 215, MILLS SECOND ADDITION TO THE CIYT OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as: 2228 and 2228 1/2 Eberlein Avenue, Klamath Falls, OR 97601

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:

Delinquent monthly payments from May 1, 1999 through October 1, 1999

6	Payment(s) at	\$774.52	\$4,647.12
---	---------------	----------	------------

Late Charges:

5	Late Charge(s) at	34.55	
	for each monthly payment not		
	made within 15 days of its due		172.75
	date:		

Past Due Late Charges	192.84
-----------------------	--------

TOTAL MONTHLY PAYMENTS AND LATE CHARGES	\$5,012.71
---	------------

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:

Unpaid principal balance \$88,147.78, plus interest at the current rate of 8.625% which is subject to change, from April 1, 1999, additional late charges, advances, foreclosure fees and costs.

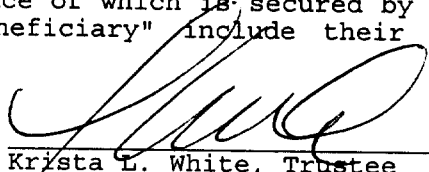
WHEREFORE, notice hereby is given that the undersigned trustee will on February 23, 2000, at the hour of 11:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the front entrance to the Klamath County Sheriff's Office, located at 808 So. 5th Street, Klamath Falls, of

Klamath County, 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), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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.

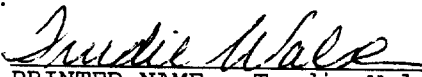
DATED: October 6, 1999.


Krista L. White, Trustee

State of Washington)
) ss.
County of King)

I certify that I know or have satisfactory evidence that KRISTA L. WHITE is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the instrument.

Dated this 6 day of October, 1999.


PRINTED NAME: Trudie Walsh
Notary Public in and for the State of
Washington, residing at Seattle.
My Commission Expires: 7-15-00.

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

For Information Contact:

Bishop, Lynch & White, P.S.
720 Olive Way, #1600
Seattle, WA 98101-1801
(206) 622-7527
Ref: Bagwell, 156-1347.01



Trudie Walsh

AFFIDAVIT OF MAILING
Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I, Trudie Walsh, being first duly sworn, depose, 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 addresses, to-wit:

SEE Exhibit "A" Attached hereto and incorporated herein by this reference.

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 Krista L. White, trustee named in said notice; each such copy was contained in a sealed envelope, 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 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.

Trudie Walsh
Trudie Walsh

SUBSCRIBED AND SWORN TO before me this 15th day of October, 1999.

Charles F. Holden
PRINTED NAME: MILES F. HOLDEN

NOTARY PUBLIC in and for the State of
Washington residing at Kirkland.
My Appointment Expires: 7-17-00

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Trudie Walsh
FORBASE\OREGON\NOD.FRM REV 10/11/99

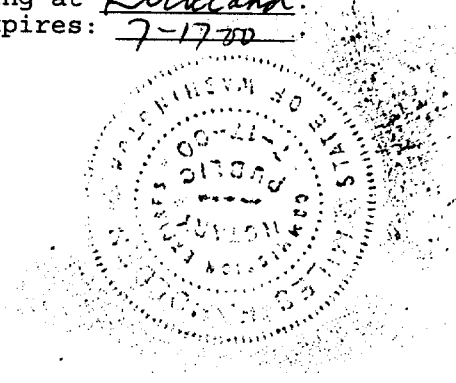


EXHIBIT A

GRANTORS:

John Bagwell
2228 Eberlein Avenue
Klamath Falls, OR 97601

John Bagwell
2228 1/2 Eberlein Avenue
Klamath Falls, OR 97601

John Bagwell
5633 Independence Ave.
Klamath Falls, OR 97603

ALL OTHER PARTIES:

Occupants of the Premises
2228 Eberlein Avenue
Klamath Falls, OR 97601

Occupants of the Premises
2228 1/2 Eberlein Avenue
Klamath Falls, OR 97601

AFFIDAVIT OF MAILING
Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I, Trudie Walsh, being first duly sworn, depose, 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 addresses, to-wit:

SEE Exhibit "A" Attached hereto and incorporated herein by this reference.

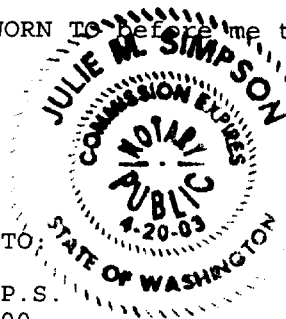
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or 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 Krista L. White, trustee named in said notice; each such copy was contained in a sealed envelope, 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 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.

Trudie Walsh
Trudie Walsh

SUBSCRIBED AND SWORN To before me this 11 day of February, 2000.



Julie M. Simpson
PRINTED NAME: Julie M. Simpson
NOTARY PUBLIC in and for the State of
Washington residing at Paulsbo
My Appointment Expires: 4/20/03

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Trudie Walsh

FORBASE\OREGON\NOD.FRM REV 2/9/00

EXHIBIT A

GRANTORS:

ALL OTHER PARTIES:

City of Klamath/Code Enforcement Division
Attention: Rick Bowman
P.O. Box 237
Klamath Falls, OR 97601

PROOF OF SERVICE

4974

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, upon the **OCCUPANTS** at the following address:

2228 1/2 EBERLEIN AVENUE, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon HAROLD HILDEBRAND, by delivering said true copy, personally and in person, at the above address on OCTOBER 15, 1999 at 5:30 P.m.

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

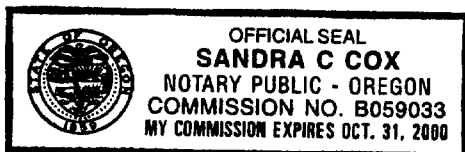
Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 199____ at ____:____.m.

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 K. Hamar
JEFFREY K. HAMAR 178554

SUBSCRIBED AND SWORN to before me this 18 day of October, 1999.



Sandra C Cox
Notary Public for Oregon

Affidavit of Publication

4975

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 2834

Notice: We are

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:
January 5, 12, 19, 26, 2000

Total Cost: \$770.60

Subscribed and sworn before me this 26th
day of January 2000

Debra A. Grubbe

Notary Public of Oregon

My commission expires March 15, 2000

NOTICE: WE
ARE ATTEMPTING
TO
COLLECT A DEBT,
ANY INFORMATION
OBTAINED WILL BE
USED FOR
PURPOSES
OF DEBT
COLLECTION.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by John Bagwell, as grantor, to First American Title Insurance Company, as trustee, in favor of Cendant Mortgage Corporation, as beneficiary, dated April 17, 1998, recorded April 23, 1998, in the mortgage records of Klamath County, Oregon, in Vol. M98, Page 13542, covering the following described real property situated in said county and state, to-wit:

LOT 5 IN BLOCK 215, MILLS SECOND ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as: 2228 and 2228 1/2 Eberlein Avenue, Klamath Falls, Oregon 97601.

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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly Payments:
Delinquent monthly payments from May 1, 1999 through October 1, 1999

6 Payments at \$774.52
\$4,647.12

Late Charges:

5 Late charges at \$34.55 for each monthly payment not made within 15 days of its due date: \$172.75

Past Due Late Charges: \$192.84

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$5,012.71

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:

Unpaid principal balance \$88,147.78, plus interest at the current rate of 8.625% which is subject to change, from April 1, 1999, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 23, 2000, at the hour of 11:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the front entrance to the Klamath County Sheriff's Office, located at 808 South Fifth Street, Klamath Falls, of Klamath County, 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 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 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), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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

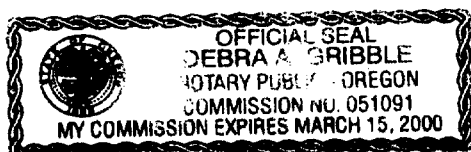
their respective successors in interest, if any.

DATED: October 6, 1999.

Krista L. White,
Trustee

State of Washington,
County of Kingss:

I certify that I know or have satisfac-



4976

tory evidence that
KRISTA L. WHITE is
the person who ap-
peared before me, and
said person acknowl-
edged that she signed
the attached Trustee's
Notice of Sale and ac-
knowledged it to be her
free and voluntary act
and deed and for the
uses and purposes men-
tioned in the instru-
ment.

Dated this 6th day
of October, 1999.

Trudie Walsh
Notary Public in and
for the State of
Washington, residing at
Seattle.
My Commission Ex-
pires: 7-15-00

For Information Con-
tact:
Bishop, Lynch & White,
P.S.
720 Olive Way, #1600
Seattle, Washington
98101-1801
(206) 622-7527
Ref: Bagwell, 156-
1347.01
#2834 January 5, 12, 19,
26, 2000

State of Oregon, County of Klamath
Recorded 2/16/00, at 2:52 p. m.
In Vol. M00 Page 4966
Linda Smith,
County Clerk Fee \$ 71⁰⁰

RECEIVED

FEB 03 2000

BISHOP, LYNCH & WHITE, P.S.