

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

**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.**

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.*

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

**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

Raymond A Mackadams and Maria C Mackadams

Beneficiary

Associates Financial Services Company of Oregon, Inc.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Raymond A. Mackadams and Maria C. Mackadams, as grantor, to Klamath County Title Company as trustee, in favor of Associates Financial Services Company of Oregon, Inc., as beneficiary, dated August 30, 1995, recorded September 6, 1995 in the mortgage records of Klamath County, Oregon, in book M-95 at page 23985 as recorder's fee no. 5655, said instrument was re-recorded on September 8, 1995 in book M-95 at page 24358 as recorder's fee no. 5821, covering the following described real property situated in said county and state, to-wit:

Lot 1, Block 4, BANYON PARK, in the County of Klamath, State of Oregon.

Our title company has informed us the real property in question is located at: 4604 Sumac Avenue, Klamath Falls, OR.

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 August 1999 through November 1999, in the amount of \$3,795.20, plus real property taxes for 1996-97, 1997-98, 1998-99 plus that portion of real property taxes now due and owing for 1999-2000.

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 August 1, 1999 the principal sum of \$73,148.57 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 **March 14, 2000, at the hour of 2:00 p.m., in accord with the standard of time established by ORS 187.110, at the main entrance to the Klamath County Courthouse, 316 Main 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 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. 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: November 4, 1999


Paul S. Cosgrove, 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.

Laura L. Henderson, For said Trustee

FOR ADDITIONAL INFORMATION
CALL (503) 226-7677

**AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE**

RE: Trust Deed from
Raymond A. Mackadams
Maria C. Mackadams

Granter

To

Paul S. Cosgrove, Esq.

Trustee

AFTER RECORDING RETURN TO

Paul S. Cosgrove
Lindsay Hart Neil & Weigler LLP
Suite 3400, 1300 SW Fifth
Portland, OR 97201

65009-152

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Multnomah) ss.

I, Laura L. Henderson, 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 Oregon, 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:

NAME

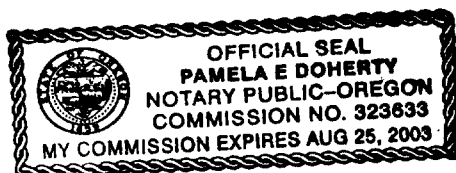
ADDRESS

See Attached Exhibit 'A'

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 Laura L. Henderson 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 Portland Oregon, on November 9th, 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.



Laura L. Henderson
Subscribed and sworn to before me on November 9, 1999
Pamela E. Doherty
Notary Public for Oregon.
My commission expires _____

Exhibit 'A'

<u>NAME</u>	<u>ADDRESS</u>
Occupants	4604 Sumac Ave., Klamath Falls, OR 97603
Raymond A. Mackadams	4604 Sumac Ave., Klamath Falls, OR 97603
Maria C. Mackadams	4604 Sumac Ave., Klamath Falls, OR 97603
Credit Services of Oregon R/A Frances E. Huntington	11229-31 SE Stephens, Roseburg, OR 97470
McMahan's Furniture R/A Ron Anderson	104 E. First Street, Albany, OR 97321
Credit Bureau of Klamath Co. R/A Arthur B. Mills	839 Main Street, Klamath Falls, OR 97601
Carter-Jones Collection, LLC R/A Kent Pederson	1143 Pine Street, Klamath Falls, Or 97601

PROOF OF SERVICE

5140

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:

4604 SUMAC AVENUE, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Ron Mackadams, by delivering said true copy, personally and in person, at above address on November 9, 1999 at 3:30 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 Ray Mackadams, by delivering said true copy, at his/her usual place of abode as indicated above, to Ron Mackadams who is a person over the age of 14 years and a member of the household on November 9, 1999 at 3:30 P.m.

Substitute service upon Maria Mackadams, by delivering said true copy, at his/her usual place of abode as indicated above, to Ron Mackadams who is a person over the age of 14 years and a member of the household on November 9, 1999 at 3:30 P.m.

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

Jeffrey K. Hamar
 Jeffrey K. Hamar 179520

SUBSCRIBED AND SWORN to before me this 10th day of NOVEMBER, 1999.

Sharon A. Foeller
 Notary Public for Oregon

65009-152/Mackadams

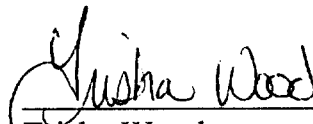
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
 County of Multnomah)

I, Trisha Wood, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On November 10, 1999, I mailed a true copy of the Trustee's Notice of Sale, along with a copy of Notice Under the Fair Debt Collection Practices Act via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Ray Mackadams.

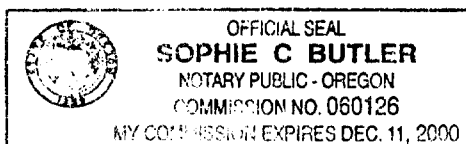
The envelope was addressed as follows: Ray Mackadams
 4604 Sumac Avenue
 Klamath Falls, OR 97603


I declare under the penalty of perjury that the above statements are true and correct.


 Trisha Wood

179520

SUBSCRIBED AND SWORN TO BEFORE ME this 10th day of November, 1999.




 Notary Public for Oregon

65009-152/Mackadams

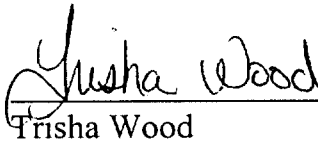
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STATE OF OREGON)
) ss.
 County of Multnomah)

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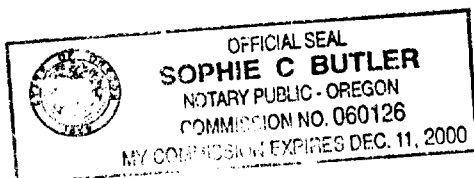
The envelope was addressed as follows: Maria Mackadams
 4604 Sumac Avenue
 Klamath Falls, OR 97603

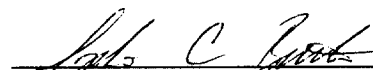
I declare under the penalty of perjury that the above statements are true and correct.


 Trisha Wood

179520

SUBSCRIBED AND SWORN TO BEFORE ME this 10th day of November, 1999.




 Notary Public for Oregon

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 #2876

Trustee's Notice of Sale

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

Four

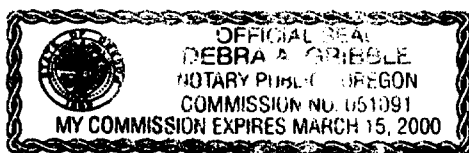
Insertion(s) in the following issues:
January 17, 24, 31 February 7, 2000

Total Cost:
\$594.84

Larry L. Wells
Subscribed and sworn before me this
day of:
February 7, 2000

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2000



State of Oregon, County of Klamath
Recorded 2/17/00, at 2:27 p.m.
In Vol. M00 Page 5136
Linda Smith,
County Clerk Fee \$ 56⁰⁰

TRUSTEE'S NOTICE
OF SALE

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DATED: November 4, 1999.

Paul S. Cosgrove
Successor Trustee
#2876 January 17, 24, 31
February 7, 2000