

200 MAR 10 PM 2:59
**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

ASPEN 01050196

Vol M00 Page 7880

*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 MAILING
TRUSTEES NOTICE OF SALE
NOTICE OF FEDERAL FAIR DEBT
AFFIDAVIT OF PUBLICATION

☐

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

☐

PROOF OF SERVICE

Original Grantor on Trust Deed

CHARLES KNOTTS AND SEANNE L KNOTTS

Beneficiary

ASSOCIATES HOUSING FINANCE, LLC

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

(STATE OF OREGON, County of Lane) 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 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 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:

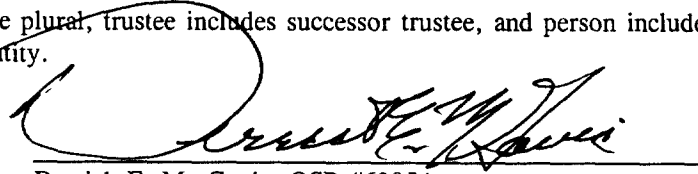
Charles Knotts
PO Box 317
Gilchrist Oregon 97737

Seanne L. Knotts
PO Box 317
Gilchrist Oregon 97737

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.

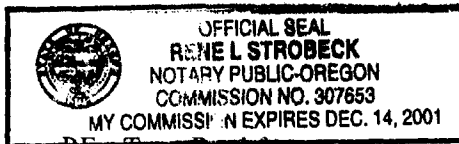
Each of the notices so mailed was certified to be a true copy of the original notice of sale by Derrick E. McGavic, attorney for the Trustee named in said Notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Eugene, Oregon, on 10/06/99. 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.

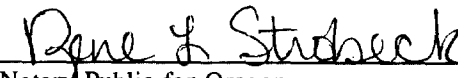
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Derrick E. McGavic, OSB #63054

Subscribed and sworn to before me on

March 6, 2000




Notary Public for Oregon.

RE: Trust Deed from
CHARLES KNOTTS and SEANNE L. KNOTTS
Grantor
to

Derrick E. McGavic,
Trustee

AFTER RECORDING RETURN TO:
Derrick E. McGavic, Trustee
941 West Third Avenue
Eugene OR 97402

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		A. Received by (Please Print Clearly)	B. Date of Delivery
1. Article Addressed to: Charles Knotts #99-1397 PO Box 317 Gilchrist, OR 97737		C. Signature X <i>Charles Knotts</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
2. Article Number (Copy from service label) Z 295 940 558		D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
PS Form 3811, July 1999		Domestic Return Receipt 102595-99-M-1789	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		A. Received by (Please Print Clearly) <i>Seanne Knotts</i>	B. Date of Delivery 10-13-99
1. Article Addressed to: #99-1397 Seanne L. Knotts PO Box 317 Gilchrist, OR 97737		C. Signature X <i>Seanne Knotts</i>	<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee
2. Article Number (Copy from service label) Z295 940 557		D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
PS Form 3811, July 1999		Domestic Return Receipt 102595-99-M-1789	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	

Z 295 940 558

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided. 99-1397
Do not use for International Mail (See reverse)

Sent to	Charles Knotts
Street & Number	P.O. Box 317
Post Office, State, & ZIP Code	Gilchrist OR 97737
Postage	\$ 3.20
Certified Fee	1.40
Special Delivery Fee	
Restricted Delivery Fee	2.75
Return Receipt Showing to Whom & Date Delivered	1.25
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$ 8.60
Postmark or Date	10/16/99

PS Form 3800, April 1995

Z 295 940 557

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided. 99-1397
Do not use for International Mail (See reverse)

Sent to	Seanne L. Knotts
Street & Number	PO Box 317
Post Office, State, & ZIP Code	Gilchrist OR 97737
Postage	\$ 3.20
Certified Fee	1.40
Special Delivery Fee	
Restricted Delivery Fee	2.75
Return Receipt Showing to Whom & Date Delivered	1.25
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$ 8.60
Postmark or Date	10/16/99

PS Form 3800, April 1995

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Charles Knotts and Seanne L. Knotts , as Grantors, to AmeriTitle, as Trustee, in favor of Associates Housing Finance, LLC., as Beneficiary, dated November 16, 1998, recorded December 10, 1998, in the Official Records of Klamath County, Oregon, as clerk's instrument number Book M-98, Page 45200, covering the following described real property situated in said county and state, more specifically described in the attached Exhibit "1", which by this reference is expressly incorporated herein as though fully set forth here.

PROPERTY ADDRESS: 151134 Beal Road, Gilchrist, OR 97737

Both the Beneficiary and the Trustee (or the Successor Trustee, if one has been appointed), have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default(s) for which the foreclosure is made is Grantor(s) failure to pay when due the following sums:

Monthly payments of \$713.82, beginning 06/01/99; plus late charges of \$0.00 each month beginning 06/01/99; 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(s) 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:

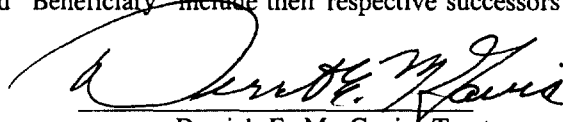
\$94,843.84 with interest thereon at the rate of 8.250 percent per annum beginning 06/01/99; plus late charges of \$0.00 each month beginning 06/01/99 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, Trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the described real property and its interest herein.

WHEREFORE, NOTICE is hereby given that the undersigned Trustee will on **March 16, 2000**, at the hour of 10:00 o'clock A.M. in accord with the standard time established by ORS 187.110, at the following place: the front door of the Klamath County Courthouse at 317 South 7th Street, Klamath Falls, 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 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(s) occurred) and by curing any other default(s) 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(s), 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 10/6, 1999


Derrick E. Mc Gavic, Trustee

For further information, please contact:

Derrick E. Mc Gavic
941 West Third Avenue
PO Box 10163
Eugene, OR 97440
(541) 485-4555
File No. 99-01397-0

(State of Oregon, County of Lane) ss:

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

Derrick E. Mc Gavic, Trustee

IMPORTANT WRITTEN NOTICE(S) TO CONSUMER(S)
THIS COMMUNICATION IS FROM A "DEBT COLLECTOR", AS DEFINED
IN 15 U.S.C. § 1692(a)(6). WE ARE ATTEMPTING TO COLLECT A DEBT AND
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT 1

The N 1/2 NE 1/4 SW 1/4 and the N 1/2 S 1/2 NE 1/4 SW 1/4 of Section 10, Township 23 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, SAVING AND EXCEPTING that portion lying within the right of way of Beal Road.

Notice pursuant to the Federal Fair Debt Collection Practices Act:

If you are the consumer who originally contracted the debt or if you assumed the debt, then you are notified that:

1. The Principal balance of the debt is \$ 94,843.84 plus advances, accrued interest, late charges and attorneys fees and costs.
2. The creditor to whom the debt is owed Associates Housing Finance, LLC.
3. Unless within 30 days after receipt of this notice that you dispute the debt or any portion of it, we will assume the debt to be valid.
4. If you notify us in writing within 30 days after receipt of this notice that you dispute the debt or any part of it, we will request that the creditor obtain verification of the debt and mail it to you.
5. If you request in writing within 30 days after receipt of this notice, we will request that the creditor provide you with the name and address of the original creditor, if different from the current creditor.
6. Written requests, if any, should be addressed to Derrick E. Mc Gavic, Trustee (99-01397-0) Attorney at Law, 941 West Third Avenue, PO Box 10163, Eugene, Oregon 97440.

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

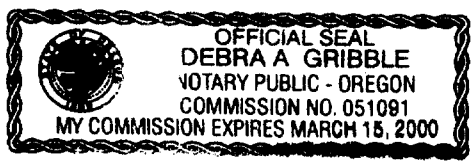
Legal 2889
Trustee's Notice of Sale

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for Four
February 4, 11, 18, 25, 2000
(4) insertion(s) in the following issues:

Total Cost: \$730.04
Larry L Wells

Subscribed and sworn before me this 25th
day of February 20 00
Debra A Gribble
Notary Public of Oregon

My commission expires 3-15-2000



TRUSTEE'S NOTICE
OF SALE

Reference is made to that certain Trust Deed made by Charles Knotts and Seanne L. Knotts, as Grantors, to AmeriTitle, as Trustee, in favor of Associates Housing Finance, LLC., as Beneficiary, dated November 16, 1998, recorded December 10, 1998, in the Official Records of Klamath County, Oregon, as clerk's instrument number Book M98, Page 45200, covering the following described real property situated in said county and state, more specifically described in the attached Exhibit 1, which by this reference is expressly incorporated herein as through full set fourth here.

The N 1/2 NE 1/4 SW 1/4 and the N 1/2 S 1/2 NE 1/4 SW 1/4 of Section 10, T. 23 S., R. 10 E., W.M., in the County of Klamath, State of Oregon, SAVING AND EXCEPTING that portion lying within the right of way of Beal Road.

PROPERTY ADDRESS: 151134 Beal Road, Gilchrist, Oregon 97737.

Both the Beneficiary and the Trustee (or the Successor Trustee, if one has been appointed), have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election, to Sell has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default(s) for which the foreclosure is made is Grantor(s) failure to pay when due the following sums:

Monthly payments of \$713.82, beginning 6/1/99; plus late charges of \$0.00 each month beginning 6/1/99; 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(s) 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:

\$94,843.84 with interest thereon at the rate of 8.250 percent per annum beginning 6/1/99; plus late charges of \$0.00 each month beginning 6/1/99 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 described real property and its interest herein.

WHEREFORE, NOTICE is hereby given that the undersigned Trustee will on March 16, 2000, at the hour of 10:00 o'clock A.M. in accord with the standard time established by ORS 187.110, at the following place: the front door of the Klamath County Courthouse at 317 South Seventh Street, Klamath Falls, 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 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 defaults 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: October 6, 1999.

Derrick E. McGavic
Trustee

For further information,
please contact:

Derrick E. McGavic
941 West Third Avenue
P. O. Box 10163
Eugene, Oregon 97440
(541) 485-4555
File No.: 99-01397-0

IMPORTANT
WRITTEN NOTICE TO
CONSUMERS

THIS COMMUNICATION IS FROM A
"DEBT COLLECTOR",
AS DEFINED IN 15
U.S.C. § 1692(a)(6).
WE
ARE ATTEMPTING
TO
COLLECT A DEBT
AND ANY INFORMATION OBTAINED
WILL
BE USED FOR THAT
PURPOSE.

#2889 February 4, 11, 18,
25, 2000

- 7888

State of Oregon, County of Klamath
Recorded 3/10/00, at 2:59 p. m.
In Vol. M00 Page 7880
Linda Smith,
County Clerk Fee \$ 61⁰⁰