

AFTER RECORDING RETURN TO:

Deborah Lewis  
Farleigh, Wada & Witt, P.C.  
121 S.W. Morrison, Suite 600  
Portland, OR 97204-1741

2000 MAR 17 PM 3: 40

MTC 49631

**AFFIDAVIT OF MAILING SUBSTITUTED SERVICE LETTER**

STATE OF OREGON     )  
                              ) ss.  
County of Multnomah    )

I, Deborah Lewis, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned, I was and am now a resident of Oregon, a competent person over the age of eighteen and not the beneficiary or its successor in interest named in the attached Trustee's Notice of Sale ("Notice") given under the terms of that certain trust deed dated May 10, 1999, made, executed and delivered by **Cathy King, a married woman as her sole and separate property**, as grantor, to **Amerititle**, as trustee, in favor of **Metwest Mortgage Services, Inc., a Washington corporation**, as beneficiary, recorded on May 19, 1999, in Volume M99, Page 19915, in the mortgage records of Klamath County, Oregon. The beneficial interest under said Trust Deed was assigned to The Bank of New York as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of August 1, 1999, related to Metropolitan Asset Funding, Inc., II, Mortgage Pass-Through Certificates, Series 1999-B, by instrument recorded November 1, 1999, in Vol. M99, Page 43643, of said Records.

That at the direction and under the supervision of the Successor Trustee, I gave notice of the sale of the real property described in the attached substituted service letter dated December 16, 1999 and the Notice of Trustee's Sale ("Notice") by mailing copies thereof by first class mail and by certified mail, return receipt requested to the following named persons at their respective addresses, to-wit:

Jennifer Pardon  
3306 Crest Street  
Klamath Falls, OR 97603

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41.00  
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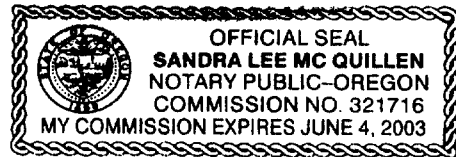
Each Notice so mailed was certified to be a true copy of the Notice; each true copy of the Notice was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by our mailroom staff personnel in the United States post office at Portland, Oregon on December 16, 1999.

Deborah Lewis  
Deborah Lewis

SUBSCRIBED AND SWORN to before me this 16 day of December, 1999.

Sandra Lee McQuillen  
Notary Public for Oregon  
My Commission Expires: 6-4-2003

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Valerie T. Auerbach  
Albert J. Bannon  
Vincent Cameron  
Angela J. Cheekt  
David G. Ellis  
F. Scott Farleigh  
Kimberley A. Hanks  
David R. Ludwig  
Peter C. McKittrick  
Kathryn P. Salyer  
Dean T. Sandow\*  
Karen E. Saul\*  
Tara J. Schleicher\*  
Harold B. Scoggins, III\*  
Brad C. Stanford\*  
Mark R. Wada  
Brian R. Witt\*

Bank of America Financial Center  
121 SW Morrison Street  
Suite 600  
Portland, Oregon 97204-3136  
(503) 228-6044  
Telecopier (503) 228-1741

Sisters Office  
Three Creeks Building  
220 South Ash St.  
(541) 549-4958  
Telecopier (541) 549-4959

\*Oregon and Washington Bars  
†Oregon and California Bars

December 16, 1999

**CERTIFIED MAIL  
RETURN RECEIPT REQUESTED**

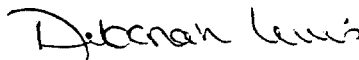
Jennifer Pardon  
3306 Crest Street  
Klamath Falls, OR 97603

Re: Metropolitan Mortgage & Securities/Cathy King, et al  
Notice of Trustee's Sale

Dear Ms. Pardon:

You are hereby notified that you have been served with a true copy of the Notice of Trustee's Sale in the above captioned matter, a copy of which is attached hereto and enclosed herewith. Service was made by delivering a true copy of the said documents at 3306 Crest Street, Klamath Falls, Oregon, to Tim Pardon, a person over the age of 14 years and a member of your household, on December 6, 1999, at 6:20 P.M.

Sincerely,



Deborah Lewis  
Paralegal

DL/slm

Enclosures

cc: Metropolitan Mortgage & Securities  
Jennifer Pardon (First Class Mail)

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## TRUSTEE'S NOTICE OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Trust Deed dated May 10, 1999, by **Cathy King, a married woman as her sole and separate property**, as grantor, to **Amerititle**, as trustee, in favor of **Metwest Mortgage Services, Inc., a Washington corporation**, as beneficiary, recorded on May 19, 1999, in Volume M99, Page 19915, in the mortgage records of Klamath County, Oregon. The beneficial interest under said Trust Deed was assigned to The Bank of New York as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of August 1, 1999, related to Metropolitan Asset Funding, Inc., II, Mortgage Pass-Through Certificates, Series 1999-B, by instrument recorded November 1, 1999, in Vol. M99, Page 43643, of said Records.

The Trust Deed covers the following described real property ("Real Property") situated in said county and state, to-wit:

Parcel 1 of Land Partition 1-96 being a portion of Lot 13, Block 6 ALTAMONT ACRES, situated in the S ½ NW ¼ NE ¼ Section 10, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

Reference is also made to that security agreement ("Security Agreement") set forth in the same Deed of Trust, referenced above, made by grantor, in favor of the beneficiary, whereby grantor granted to beneficiary a security interest in the following described personal property ("Personal Property") currently located on the Real Property:

1981 Commodore Classic Double-Wide Manufactured Home, VIN No. RS9754, Title No. 9706981864, present Oregon Plate No. X174662.

The real property is commonly known as: **3306 Crest Street, Klamath Falls, Oregon**. The Real Property and Personal Property are collectively referred to herein as "Property."

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Arrearage in the sum of \$3,218.88 as of November 1, 1999, plus additional payments, late charges, property expenditures, taxes, liens, assessments, insurance, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Payoff in the sum of \$53,841.14 as of November 1, 1999, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, late charges, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on **April 14, 1999**, at the hour of **10:00 o'clock, A.M.**, in accord with the standard of time established by ORS 187.110, at the following place: Main Entrance to the Klamath County Courthouse, 317 S. 7th 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 above-described 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 the Trust Deed, to satisfy the 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 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 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 Deed of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

DATED: November 29, 1999

Valerie T. Auerbach  
Valerie T. Auerbach, 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.

Deborah Lewis  
Deborah Lewis, Paralegal

For further information, contact:  
Deborah Lewis, Paralegal  
Farleigh, Wada & Witt, P.C.  
121 SW Morrison, Suite 600  
Portland, OR 97204  
(503) 228-6044; fax (503) 228-1741

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State of Oregon, County of Klamath  
Recorded 3/17/00, at 3:46 p m.  
In Vol. M00 Page 8990  
**Linda Smith,**  
County Clerk Fee\$ 41<sup>00</sup>