

200 JUL 11 AM 11:22
**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

Vol MOO Page 25268

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.

MTCS0480

AFTER RECORDING RETURN TO

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

name and address of the person authorized to receive the
instrument after recording, as required by ORS 205.180(4)
and ORS 205.238.

Standard Trustee Service Company Washington
2600 Stearns Drive Ste 200
Concord CA 94520

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

Beneficiary

STATE OF CALIFORNIA
COUNTY OF Contra Costa

) In the matter of Notice of Sale
) S.S. File # ONMC054292

Dixie Morton of Standard Trustee Service Company WA, P.O. Box 5070 of Concord, CA 94524-0070 being duly sworn, deposes and says; That she/he is over the age of eighteen years; That on 03/07/2000, by certified mail, return receipt requested/regular mail enclosed in a sealed envelope with prepaid postage thereon, she/he deposited in the United States Post Office at Concord, CA a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

P974156399 Franklin R. Baines
& first class mail 4423 Peck Boulevard
Klamath Falls, OR 97603

P974156400 Mary Lou Baines
& first class mail 4423 Peck Boulevard
Klamath Falls, OR 97603

P974156401 Occupants of the Premises
& first class mail 4423 Peck Boulevard
Klamath Falls, OR 97603

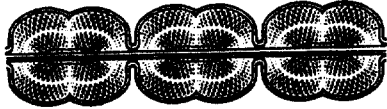
3-7-2000
dm

The receipts for certification of said letters are hereunto affixed and made a part hereof. I certify (or declare) under penalty of perjury that the foregoing is true and correct.

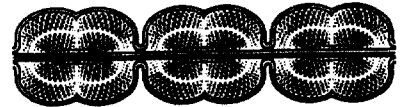
X Dixie Morton
Affiant

CALIFORNIA

25270



ALL-PURPOSE



ACKNOWLEDGEMENT

STATE OF CALIFORNIA)

COUNTY OF Contra Costa)

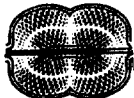
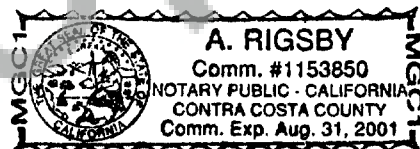
On 3.7.2000 before me, A. Rigshy,
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared, Dixie Morton
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

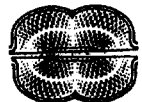
WITNESS my hand and official seal.

A. Rigshy
NOTARY PUBLIC SIGNATURE

(SEAL)



OPTIONAL INFORMATION



TITLE OR TYPE OF DOCUMENT _____

DATE OF DOCUMENT _____ NUMBER OF PAGES _____

SIGNER(S) OTHER THAN NAMED ABOVE _____

Record and Return to:

STANDARD TRUSTEE SERVICE COMPANY WASHINGTON
 2600 STANWELL DRIVE, SUITE 200
 CONCORD, CA 94520
 (800) 995-2670

TRUSTEE'S NOTICE OF SALE

T.S. No: ONMC054292 DM

Loan No: 9797764/685/Baines

The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby;

A. PARTIES IN THE DEED OF TRUST:

GRANTOR(S): Franklin R. Baines and Mary Lou Baines , husband and wife

TRUSTEE: First American Title Company of Oregon, an Oregon Corp.

SUCCESSOR TRUSTEE: Fidelity National Title Company of Oregon

BENEFICIARY: Directors Mortgage Loan Corporation, a California Corporation

B. DESCRIPTION OF PROPERTY:

Lots 32 and 33, in Block 10 of St. Francis Park, according to the Official Plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Property commonly known as: 4423 Peck Boulevard Klamath Falls, OR 97603

C. TRUST DEED INFORMATION:

DATED DATE: 05/16/1994

RECORDING DATE: 05/23/1994

RECORDING NUMBER: Instr. #: 81444 Book: M94 Page: 16137

RERECORDED ON:

RECORDING PLACE: Official records of the County of Klamath
State of Oregon**D. DEFAULT: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:****1. Monthly Payments:**

Monthly installments and late charges from 10/01/1999 and all subsequent installments and late charges.

TOTAL PAYMENTS AND LATE CHARGES \$2,493.06

2. Other Arrearages:

-\$93.56

TOTAL AMOUNT DUE:

\$2,399.50

Plus all accrued real property taxes, interest or penalties until paid.**3. Default(s) other than payment of money:****E. AMOUNT DUE: The beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being:**

Principal Balance: \$42,225.66

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 09/01/1999 at 8.000%, as well as all Trustee's fees and costs, Attorneys fees and costs, and all foreclosure costs.

IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT

T.S. No: ONMC054292

Loan No: 9797764/685/Baines

F. **ELECTION TO SELL:** NOTICE IS HEREBY GIVEN That the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.

G. **TIME AND PLACE OF SALE:**

TIME : 10:00 A.M. Tuesday, 07/18/2000

PLACE: On the front steps to the Circuit Court 317 South 7th Street Klamath Falls, OR

H. **RIGHT TO REINSTATE:** NOTICE IS FURTHER GIVEN That at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.

Dated: 3/2/2000 Fidelity National Title Company of Oregon
401 S.W. Fourth Avenue
Portland, OR 97204
(503)223-8338

By: [Signature]
Fidelity National Title Company of Oregon

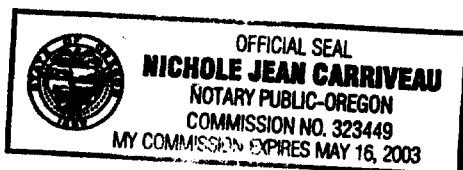
STATE OF OREGON
COUNTY OF Multnomah

This instrument was acknowledged before me on 3-2-00.

by Thomas R. Moore as Assistant Vice President
of Fidelity National Title Co. of Oregon

[Signature]
NOTARY PUBLIC FOR OREGON

MY COMMISSION EXPIRES: 5-16-03



STANDARD TRUSTEE SERVICE COMPANY WASHINGTON
2600 Stanwell Drive, Ste. 200
Concord, CA 94520
800-995-2670
FAX 800-554-5855

25273

T.S. Number: ONMC054292 DM
Loan Number: 9797764/685/Baines

FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification."

If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

State of Oregon)
County of Klamath)

Court Case No. ONMC054291 DM
Sheriff's Case No. 00-00785

Received for Service 03/09/00

I hereby certify that I received for service on
BAINES, FRANKLIN R
the within:

TRUSTEE'S NOTICE OF SALE

BAINES, FRANKLIN R
was served personally, and in person, at
4423 PECK DR
KLAMATH FALLS, OR , OR, on 03/10/00,
at 12:48 hours.

All search and service was made within Klamath County, State of
Oregon.

Carl R. Burkhardt, Sheriff
Klamath County, Oregon

By Bryan D. Hankins
HANKINS, BRYAN D

Copy to:

TRANSERV LEGAL PROCESS
310 SW 4TH AVE #200
PORTLAND

OR 97204

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on 3-10-00,
by Bryan D. Hankins, as a duly appointed and commissioned
Deputy of Carl R. Burkhardt, Sheriff of Klamath County, Or.



Patricia Johnson
Notary for State of Oregon
My Commission Expires: 08-24-02.

State of Oregon, County of Klamath
Recorded 07/11/00, at 11:22 a.m.
In Vol. M00 Page 25268
Linda Smith,
County Clerk Fee\$ 51⁰⁰