":1 MO1 Page 2308

AFFIDAVIT OF MAILING Trustee's Notice of Sale

STATE 201 WASHINGTON 1: 20

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

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

SUBSCRIBED AND SWORN TO before me this

day of October, 2000.

PRINTED NAME: Pakin

NOTARY PUBLIC in and for the State of Washington residing at King Cy.

My Appointment Expires: 1-27-04.

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S. 720 Olive Way, Suite 1600 Seattle, WA 98101-1801 Atn: Trudie Walsh FORBASE\ORBGON\NOD.FRM REV 10/19/00



EXHIBIT A

GRANTORS:

Patricia Hanks 1918 Manzanita Street Klamath Falls, OR 97601

ALL OTHER PARTIES:

Occupants of the Premises 1918 Manzanita Street Klamath Falls, OR 97601

Credit Services of Oregon 1231 SE Stephens Street #31 Roseburg, OR 97470

Credit Services of Oregon P.O. Box 1208 Roseburg, OR 97470

Edward R. and Deborah Weise c/o William Sisemore 504 Main Street Klamath Falls, OR 97607

After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Atn: Trudie Walsh
Hanks, 240-3887.01
Recorded herewith are the following:
[Affidavit(s) of Mailing # 1
[Proof(s) of Service # 1
[Affidavit of Publication
[] Certificate(s) of Mailing # _____
[] Affidavit of Non-Occupancy

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 Patricia Hanks, as grantor, to Amerititle, as trustee, in favor of Beneficial Oregon, Inc dba Beneficial Mortgage Co., as beneficiary, dated June 25, 1998, recorded June 30, 1998, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 23027, covering the following described real property situated in said county and state, to-wit:

The Easterly or Northeasterly 50 feet of Lot 12 and 13 Block 36 Hot Springs Addition to the City of Klamath Falls, Oregon, according to the plat thereof on file in the office of the County Clerk of Klamath County, Oregon

Commonly known as: 1918 Manzanita Street, 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 due from September 25, 1999 through September 25, 2000:

Total Delinquency

Late Charges: Included in above figure

\$10,837.54

TOTAL MONTHLY PAYMENTS AND LATE CHARGES

\$10,837.54

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 \$66,047.21, plus interest at the current rate of 12.75% which is subject to change, from August 25, 1999, additional late charges, advances, foreclosure fees and costs.

Trustee's Notice of Sale - Page 1

WHEREFORE, notice hereby is given that the undersigned trustee will on February 21, 2001, 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 Courthouse, 316 ain Street, Klamath Falls, Oregon , 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 16, 2000.

pobin P. Church Robin P. Church, Trustee

State of Washington) ss. County of King

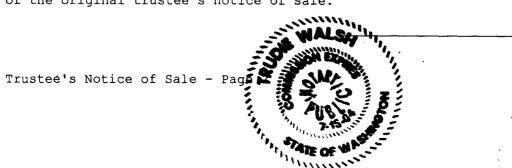
I certify that I know or have satisfactory evidence that Robin P. Church is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the

Dated this /6 day of October, 2000.

Trudie Walsh

Notary Public in and for the State of Washington, residing at Seattle. My Commission Expires: 7-15-04.

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



PROOF OF SERVICE

STATE OF OREGON)			
County of Klamath) ss.)			
I hereby certify and so 18 years of age or older and a am not the beneficiary or tro successor of either, nor an successor of either, corporate	astee named in the origin officer, director, employ	ein the service her al trustee's Notice	reinafter set forth wa e of Sale attached h	as made; that I nereto, not the
I made service of the entities to be served, named the attorney for the trustee or		opies of said Noti	ice of Sale, certified	to be such by
1918 MANZANITA STREET, KLAMATH FALLS, OREGON 97601, as follows:				
Personal service upon personally and in person, at the	Patti Hanks ne above address on Oct	, 23	, by delivering s , 2000 at 6 :	aid true copy, β _ Δ.m.
Personal service upon personally and in person, at the	NA ne above address on		, by delivering s , 2000 at:	aid true copy,
Substitute service upo his/her usual place of abode a the age of 14 years and a men	n	, by	delivering said to who is a who is a;	rue copy, at person overm.
Substitute service upo his/her usual place of abode a the age of 14 years and a men	n		who is a	person over
I declare under the penalty of perjury that the above statement is true and correct.				
Subscribed and sworn to befo	re me this <u>24th</u> day of <i>Q</i>	Solober 2000	192 192 1, by <u>Ed Fore</u> n	2393 nan
MARGARET NOTARY PUBL COMMISSION MY COMMISSION EXP	RES APRIL 12 2004 SV	Margareb tary Public for Ore	Q. Lielse egon	<u>N</u>

Affidavit of Publication

STATE OF OREGON. **COUNTY OF KLAMATH**

I. Larry L. Wells, Business Manager, being first duly sworn, despose 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 Lega1#3703 Trustee's Notice of Sale Patricia Hanks 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: December 20, 27, 2000 January 3, 10, 2001 Total Cost: \$688.50 day I wells Subscribed and swom before me this 10th January 20 01

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OF DEBT COLLECT ING.

TRUSTEE'S NOTICE

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commonly known as: 1918 Manzanita Street, Klamath Falls, OR 97601 Both the benefici-

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made is grantor's failure to pay when due the following sums: 200 Monthly payments: 198 Delinquent to Monthly Payments adue: from September 20 25, through September 25, Delinquency: \$10,837.54 Charges:

cluded in above fig-PAYMENTS AND LATE CHARGES: TOTAL MONTHLY

By reason of said default the beneficiary; has declared all sums owing on the obligation secured by said trust deeds immediately due and payable, said sums being the following to

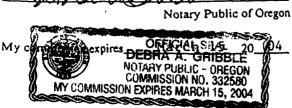
wit: 10 m hm in Unpaid principal balance 466/047-214 plus interestoat the current rate of 12.75% which is subject to charge, from August 25, 1999; addi-tional late charges, advances; foreclosure

vances, foreclosure fees and costs.

WHEREPORE
notice hereby is given that the undersigned frustee will one February 21, 2001, at the hour of 11:00 o'clock int., in accord with the standard of time detablished by ORS 187 110, at the front entrance to the Klamath County of the Klamath County
Courthouse, 316 Main
Street, Klamath Falls,
Oregon, of Klamath oregon, of Klamath Falls, oregon, of Klamath necessary to cure the county State of Oregon, sell at publication to the highest bid the forest the the corresponding to the highest bid the forest the the corresponding to the county or the county of the coun

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 them dues (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 ex-penses incurred in en-forcing the obligations 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 tender-



ceeding the amounts provided by said ORS 86.753, sy in Construing this

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DATED: October 16, 2000. SOTS IN HILLIES, STATE OF THE STATE OF WASHINGTON OF THE STATE OF WASHINGTON OF THE STATE OF THE

poses mentioned in the instrument. Dated this 16th day of October, 2000. Trudia Walsh Notary: Public in and for the States of Washington, residing at Seattle: My 2Commis-

Seattle My Commission Expires: 7-15-04.

I, the undersigned certify that the foregoing is a complete and exact copy of the original trustee's notice of sale 7 #3703 December 20, 27, 2000 January 3, 10, 2001

RECEIVED

JAN 16 2001

BISHOP, LYNCH & WHITE PS.

State of Oregon, County of Klamath Recorded 01/19/01, at 120Pm. In Vol. M01 Page 2308 Linda Smith, Fee\$_5/ County Clerk