Vol MQ1 Page 6660

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 00-14349

ATE 52062

OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Michael R. McKay 909 Mitchell Street Klamath Falls, OR 97601

Lisa A. McKay 909 Mitchell Street Klamath Falls, OR 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on November 20, 2000. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

Kelly D. Sutherland

State of Washington

County of Clark

On this 2D day of 2000, in the year 2000, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Xotar√ Public

My Commission Expires [1]

Lender Loan #: 64518358

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Michael R. McKay and Lisa A. McKay, husband and wife as grantor, to AmeriTitle, as Trustee, in favor of National Funding Service, Inc., as Beneficiary, dated May 5, 1999, recorded May 12, 1999, in the mortgage records of Klamath County, Oregon, in Book No. M99, at Page 18429, beneficial interest having been assigned to Fleet Mortgage Corp., covering the following described real property:

Beginning on the East Line of Mitchell Street 38 Feet North of the Southwest Corner of Lot 625 in Block 128 of MILLS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon; thence North along the West Line of said Lot 625 a distance of 42 Feet; thence East 100 Feet; thence South 42 Feet; thence West 100 feet to the place of beginning, being a part of Lots 624 and 625 of said Block and Addition.

COMMONLY KNOWN AS: 909 Mitchell 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 in the sum of \$489.86 from July 1, 2000, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$53,419.92, together with interest thereon at the rate of 7.50000% per annum from June 1, 2000 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on March 21, 2001 at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his 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 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 obligations 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 masculine gender includes the feminine and the neuter, 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

KELLY D. SUTHERLAND Şuccessor Trustee

Dated 1/3/00

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

SHAPIRO & KREISMAN 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253

Lender Loan #: 64518358

PROOF OF SERVICE **JEFFERSON STATE ADJUSTERS**

| STATE OF OREGON COUNTY OF Klama | + h | COURT CASE NO | | |
|---|--|--|---------------------------------|--|
| I hereby certify that I served the foregones or original, certified to be such | | | | delivering or leaving true |
| ☐ Restraining Order ☐ Summons & Petition | Summons Judgment Order Complaint OF Sale | ☐ Small Claim ☐ Affidavit ☐ Decree ☐ Order to Show Cau | ☐ Motion ☐ Petition ☐ Notice se | ☐ Answer ☐ Letter ☐ Citation ☐ Subpoena |
| For the within named: | cupants of | 909 mit | chell 54 | reet |
| PERSONALLY SERVED: Origi | nal or True Copy to within | | | : David Long at the address below. |
| a person over the age of 14 wh | o resides at the place of a | abode of the within n | amed at said ab | ode shown below for: |
| OFFICE SERVICE: At the office leaving such true copy or Origin | e which he/she maintains | for the conduct of b | usiness as show | vn at the address below, by |
| SERVICE ON CORPORATION SUIT UNDER A COMMON NA Upon | ME. | | | |
| | | | | thereof, or |
| to:(b) leaving such true copy with | | , the person | who is apparen | tly in charge of the office of |
| OTHER METHOD: | By leaving | an Original or True | Copy with | |
| □ NOT FOUND: I certify that I re and diligent search and inquiry | I hereby return that I have | e been unable to fin | d, the within nan | |
| | | | | |
| ADDRESS OF SERVICE | STREET | | -UNIT/ | APT / SPC# |
| Klamath Falls | | Orea | on | 9760\ |
| CIT | Υ | J | STATE | ZIP |
| I further certify that I am a competent that I am not a party to nor an officer, or corporation served by me is the ide | director, or employee of nor | attorney for any party, | corporation or oth | e or the State of Oregon and nerwise, that the person, firm |
| Nov 20, 2000 | <u>4:57</u> a.m. □ p.m | X Trov W | Garrison | 1 |
| DATE OF SERVICE | TIME OF SERVICE | 7 | SIGNATI | JRE |

DATE OF SERVICE

IN THE COURT STATE OF OREGON, COUNTY OF National Funding Service, Inc. Plaintiff. NO. ٧. NOTICE OF SUBSTITUTE SERVICE Michael R. McKay etal Defendant(s). TO DEFENDANT(S): Tim Wisenhunt, Mindy Long and All OCCD YOU ARE HEREBY NOTIFIED that service of TRUSTEE'S NOTICE OF SALE in the above cause was made upon you by SUBSTITUTE service at the address below, your usual place of abode. DATE AND TIME OF SERVICE: November 20th, 2000 TO WHOM THE DOCUMENTS David Long, co occupant 909 Mitchell St. WERE DELIVERED: Klamath Falls, DR 97601 Capitol Investigation Co., LTD. P.O. Box 3225 Portland, OR 97208 AFFIDAVIT OF MAILING STATE OF OREGON))55 DATE: 12/04/2000 County of Multnomah I, THE UNDERSIGNED, BEING FIRST DULY SWORN, DEPOSE AND SAY THAT I CAUSED TO BE MAILED TO THE DEFENDANT(S) WHOSE NAME AND ADDRESS APPEARS BELOW, TRUE, EXACT AND COMPLETE COPIES OF THE FOREGOING NOTICE, AND OF THE TRUSTEE'S NOTICE OF SALE HEREIN REFERRED TO, BY

CAUSING SAME TO BE DEPOSITED IN THE UNITED STATES MAILS AT Portland,

WHICH IS THE USUAL PLACE OF ABODE OF SAID DEFENDANT(S) BEING THE ADDRESS AT WHICH SUBSTITUTE SERVICE OF TRUSTEE'S NOTICE OF SALE

THEREIN WAS HERETOFORE MADE UPON SAID DEFENDANT(S).

SUBSCRIBED AND SWORN TO BEFORE ME

ON SAID DATE, ADDRESSED AS SHOWN,

Tim Wisenhunt, Mindy Long and All OCOT

909 Mitchell St.

Klamath Falls, OR 97601

THE DAY AND YEAR LAST ABOVE WRITTEN:

OFFICE

OFFICE

NOTATION

OFFICIAL SEAL
V. T. WONG

NOTARY PUBLIC-OREGON
COMMISSION NO. 323304
MY COMMISSION FXPIRES JUNE 8, 2003

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#3724 Trustee's Notice of Sale Michael R. McKay 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: January 3, 10, 17, 24, 2001 \$729.00 Total Cost:_ Subscribed and swom before me this 24th January day of

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Michael R. McKay and Lisa A. McKay, husband and wife as grantor, to AmeriTitle, as Trustee, in favor of National Funding Service, Inc., as Beneficiary, dated May 5, 1999, recorded May 12, 1999, in the mortgage records of Klamath County, Oregon, in Book No. M99, at Page 18429, beneficial interest having been assigned to Fleet Mortgage Corp., covering the following described real property:

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Feet; thence West 100 feet to the place of beginning, being a part of "Lots 624 and 625 of said Block and Addition."

Block and Addition.
C O M M O N L Y
KNOWN AS: 909
Mitchell 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 in the sum of \$489.86 from July 1, 2000, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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WHEREFORE, notice hereby is given that the undersigned trustee will on March 21, 2001 at the hour of 11:00 A.M., in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, lo-cated at 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 de-scribed real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his 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 roceeding dismissed and the trust deed reindismissed

stated by payment to the beneficiary of the entire amount 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 obligations 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 en-forcing the obligation and trust deed, together with trustee's and attorney's fees not ex-ceeding the amounts provided by said ORS 86.753.

in construing this

notice, the masculine gender includes the feminine and the neuter, 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

the Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be

My commission expires March 15 20 04

OFFICIAL SEAL
DEBRA A. GRIBBLE
NOTARY PUBLIC - OREGON
COMMISSION NO. 332589
MY COMMISSION EXPIRES MARCH 15, 2004

Notary Public of Oregon

A Sec. 3

an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

ELLY D. SUTHER-LAND
Successor Trustee
Dated: 11/13/00
State of Washington,
County of Clark, ss:
1, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale.
SHAPIRO & KREIS-MAN
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253
Lender Loan#:64518358
#3724 January 3, 10, 17, 24, 2001

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253 00-14349

CERTIFICATE OF NON-MILITARY SERVICE

| STATE OF | WASHINGTON |) | |
|-------------|------------|---|----|
| | |) | SS |
| County of _ | CLARK |) | |

THIS IS TO CERTIFY THAT I, Kelly D. Sutherland, am the Vice President of Fleet Mortgage Corp., the current beneficiary in that certain trust deed in which Michael R. McKay and Lisa A. McKay, husband and wife, as grantor, conveyed to AmeriTitle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated May 5, 1999, and recorded May 12, 1999, in the mortgage records of said county, in Book No. M99, at Page 18429, Document/Instrument/Recorder's Fee No. None; thereafter a Notice of Default with respect to said trust deed was recorded November 13, 2000, Book No. M-00, Page No. 41024, Document/Instrument/Recorder's Fee No. None, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on March 21, 2001; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

Fleet Mortgage Corp.

Beneficiary

Kelly D. Sutherland, Vice President

| STATE OF | WASHINGTON |) |
|----------|------------|-------|
| | |) SS. |
| COUNTY C |) | |

On this day of day, 2001, before me the undersigned a Notary Public appeared Kelly D. Sutherland, personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.

Notary/Public for State indicated above My commission expires: // 29/07

Loan #: 64518358

State of Oregon, County of Klamath Recorded 02/20/01, at 3:08 p. m. In Vol. M01 Page 6660

Linda Smith,

County Clerk Fee\$ 6600