K56305
AFFIDAVIT OF MAILING
Trustee's Notice of Sale

Vol. MO1 Page 26067

STATE OF WASHINGTON)
) 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

Each of the notices so mailed was certified to be a true copy of the

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

 \cancel{b} day of February, (2001.

PRINTED NAME:

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

My Appointment Expires:

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S. 720 Olive Way, Suite 1600 Seattle, WA 98101-1801 Attn: Trudie Walsh FORBASE\OREGON\NOD.FRM REV 2/8/01



EXHIBIT A

GRANTORS:

Cay W. Gavin 24958 Rocky Point Road Klamath Falls, OR 97601

Jo M. Gavin 24958 Rocky Point Road Klamath Falls, OR 97601

ALL OTHER PARTIES:

Occupants of the Premises 24958 Rocky Point Road Klamath Falls, OR 97601

AFFIDAVIT OF MAILING Trustee's Notice of Sale

STATE OF WASHINGTON)

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Krista L. White or Robin P. Church, 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.

SUBSCRIBED AND SWORN TO before me this 2,2 day of February, 2001.

PRINTED NAME: RObin Burris

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

My Appointment Expires: 1 37.04.

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S. 720 Olive Way, Suite 1600 Seattle, WA 98101-1801 Attn: Trudie Walsh FORBASE\OREGON\NOD.FRM REV 2/27/01



EXHIBIT A

GRANTORS:

Cay Gavin 831 Pratt Street Longmont, CO 80501-4933

Jo M. Gavin 831 Pratt Street Longmont, CO 80501-4933

ALL OTHER PARTIES:

After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Attn: Trudie Walsh
Gavin, 230-4343.01
Recorded herewith are the following:
[X Affidavit(s) of Mailing #_____
[] Proof(s) of Service #_____
[] Affidavit of Publication
[] Certificate(s) of Mailing #_____
[X 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 Cay W. Gavin and Jo M. Gavin, with rights of survivorship, as grantor, to Amerititle, as trustee, in favor of Household Finance Corporation II, as beneficiary, dated April 6, 1998, recorded April 10, 1998, in the mortgage records of Klamath County, Oregon, in M-98, Page 11796, covering the following described real property situated in said county and state, to-wit:

Lot 1, Tract A. Frontier Tracts, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon

Commonly known as: 24958 Rocky Point Road, 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 June 10, 2000 through February 10, 2001:

Total Delinquency
Late Charges: Included in above figure

\$5,066.90

TOTAL MONTHLY PAYMENTS AND LATE CHARGES

<u>\$5,066.90</u>

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 \$46,562.39, plus interest at the current rate of 11.994% which is subject to change, from May 10, 2000, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 27, 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

Trustee's Notice of Sale - Page 1

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: February , 2001.

Krista L. White, Trustee

State of Washington

ss.

County of King

I certify that I know or have satisfactory evidence that Krista L. White 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 instrument.

Dated this / day of February, 2001.

PRINTED NAME: Trudic Wala

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.

Trudie Walsh

For Information Contact:

Bishop, Lynch & White, P.S. 720 Olive Way, #1301 Seattle, WA 91801-1801 (206) 622-7527 Ref: Gavin, 230-4343.01

Trustee's Notice of Sale - Page 2

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Troy W. Garrison, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 23rd day of February, 2001, after personal inspection, I found the following described real property to be unoccupied:

Lot 1, Tract A. Frontier Tracts, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Commonly known as:

24958 Rocky Point Road Klamath Falls, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.

Troy W. Garrison

197352

SUBSCRIBED AND SWORN to before me this Address of February, 2001, by Troy W. Garrison.

ELSEN REGON 333599 Margarel O. Neelsen Notary Public for Oregon

AFFIDAVIT OF MAILING Trustee's Notice of Sale

STATE OF WASHINGTON)
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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Krista L. White or Robin P. Church, 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 March, 2001

PRINTED NAME:

NOTARY PUBLIC in and for the State of Washington residing at Kmg Chy.

My Appointment Expires: 1-37-04

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S. 720 Olive Way, Suite 1600 Seattle, WA 98101-1801 Attn: Trudie Walsh FORBASENOREGONNOD.FRM REV 3/9/01



EXHIBIT A

GRANTORS:

Cay Gavin 5051 Les Chateaux Drive Apt. 139 Dallas, TX 75235-8763

Jo M. Gavin 5051 Les Chateaux Drive Apt. 139 Dallas, TX 75235-8763

ALL OTHER PARTIES:

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

Lega1#3961 Trustee's Notice of Sale Cay W. Gavin 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: April 18, 25, 2001 May 2, 9, 2001 \$837.00 Total Cost:) Will Subscribed and sworn before me this 9th day of: May 2001

After recording return to: BISHOP, LYNCH & WHITE, P.S.

720 Olive Way, #1301 Seattle, Wa 98101-1801

Attn: Trudie Walsh Gavin, 230-4343.01

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 Cay W. Gavin, and Jo M. Gavin, with rights of survi-W. Gavin vor ship, as grantor, to Amerititle, trustee, in favor of Household Finance Corporation П, as beneficiary, dated April 6, 1998, recorded April 10, 1998, in the mortgage re-cords of Klamath County, Oregon, in M-98, Page 11796, M-98, Page 11796, covering the following described real property situated in said county state, to-wit:

Lot 1, Tract tier Tracts, A. Frontier according to the official plat thereof on file in the office of the County Clerk, County, Klamath Oregon

Commonly known as: 24958 Point Rocky Road, 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 June 10, 2001: Delinquency: Total \$5,066.90

Charges: In-Late cluded in above fig-

\$5,066.90

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immedi-ately due and payable, said sums being the following, to-wit: Unpaid

Brincipal balance \$46,562.39, plus interest at the current rate of 11.994% which is subject to change, from May 10, 2000, additional late charges, advan-ces, foreclosure fees and costs. WHERE-

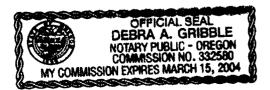
FORE, notice hereby is given that the undersigned trustee will on June 27, 2001, at the hour of 11:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the front

entrance to the Klamath County Court-Main house, 316 Klamath Street, Oregon, Falls, 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 the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing TOTAL MONTHLY obligations thereby PAYMENTS AND secured and the LATE CHARGES costs and expenses of sale, including a reasonable charge by the trustee.

Notice given fürther that any person named in ORS 86.753 has the right, at time prior to anv 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 he entire then due amount than (other such portion of the principal as would not default occurred), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obliga-tion and trust deed, and by curing any other default complained of therein that is capable of being cured by ten-

My commission expires March 15, 2004

Notary Public of Oregon



dering 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.

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 strustee and
beneficiary include their respective successors in interest, if any.
DATED: February
15, 2001
Krista L. White,
Trustee
State of Washington
County of King)ss.

certify

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

Dated this 15th day of February, 2001

of February, 2001 PRINTED NAME: Lauri Langton Tary Public in

and for the State of Washington, ing at Seattle. My Commission Expires: 7-15-04. undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale. For Information Contact: Laurie Langton Bishop, I White, P.S. Lynch & 720 Olive Way, #1301 . Seattle, WA 91801-(206) 622-7527 Ref: Gavin, 4343.01 230-

#3961 April 18, 25,

May 2, 9, 2001

2001

RECEIVED

MAY 1 5 2001

BISHOP, LYNCH & WHITE, P.S.

State of Oregon, County of Klamath Recorded 06/04/01, at 1/25/p.m. In Vol. M01 Page 26067 Linda Smith, County Clerk Fee\$ 7/00