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K57063

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

Vol. M01 Page 48902

I, Ester Daquicag, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under terms of that certain trust 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, attached hereto.

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 of 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 of 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 David Kubat, OSBA No. 84265, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Santa Ana, CA on 6-13-01. With respect to each person listed on the attached, one such notice was mailed 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 the 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.

Ester Daquicag
ESTER DAQUICAG

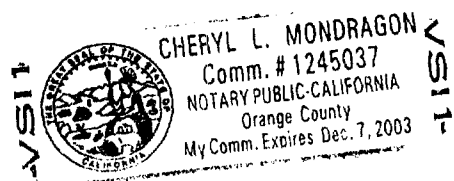
Subscribed and sworn before me this 13th day of June, 2001

WITNESS my hand and official seal.

Cheryl L. Mondragon
CHERYL L. MONDRAGON

Notary Public for California

My Commission Expires: DECEMBER 7, 2003



AFTER RECORDING RETURN TO:

T. D. SERVICE COMPANY
1820 EAST FIRST ST. STE. 210
SANTA ANA, CA 92705
TD # 0-2107

K71

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

48903

T.S.# O 2107 F

Date: 06/¹³~~14~~/01

BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
1345 CTR DR. STE. D
MEDFORD, OR 97501

CERTIFIED 7105 2257 2920 0014 5642
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

I certify or declare under penalty of perjury that the foregoing is true and correct.

Ester Dagoning

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

48904

T.S.# O 2107 F

¹³
Date: 06/14/01

STATE OF CALIFORNIA
COUNTY OF ORANGE

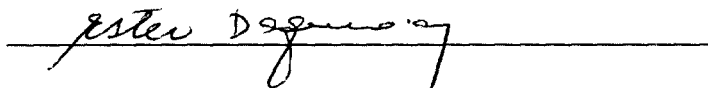
SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
1345 CTR DR. STE. D
MEDFORD, OR 97501

I declare under penalty of perjury that the foregoing is true and correct.



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

48905

T.S.# O 2107 F

Date: 06/13/01

CODY L. WISE
6841 MINA BIRD DRIVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 0014 3310
RETURN RECEIPT REQUESTED

NAOMI JOY WISE
6841 MINA BIRD DRIVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 0014 3327
RETURN RECEIPT REQUESTED

OCCUPANT
6841 MINA BIRD DRIVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 0014 3334
RETURN RECEIPT REQUESTED

CODY WISE
P.O. BOX 403
DRYDEN, WA 98821

CERTIFIED 7105 2257 2920 0014 3341
RETURN RECEIPT REQUESTED

NAOMI WISE
P.O. BOX 403
DRYDEN, WA 98821

CERTIFIED 7105 2257 2920 0014 3358
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

CERTIFIED 7105 2257 2920 0014 3365
RETURN RECEIPT REQUESTED

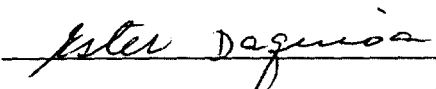
BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
577 LAMONT ROAD
ELMHURST, IL 60126

CERTIFIED 7105 2257 2920 0014 3372
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

I certify or declare under penalty of perjury that the foregoing is true and correct.



AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

48906

T.S.# 0 2107 F

Date: 06/13/01

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

CODY L. WISE
6841 MINA BIRD DRIVE
BONANZA, OR 97623

NAOMI JOY WISE
6841 MINA BIRD DRIVE
BONANZA, OR 97623

OCCUPANT
6841 MINA BIRD DRIVE
BONANZA, OR 97623

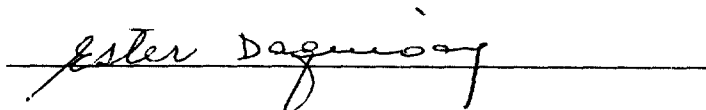
CODY WISE
P.O. BOX 403
DRYDEN, WA 98821

NAOMI WISE
P.O. BOX 403
DRYDEN, WA 98821

BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

BENEFICIAL OREGON INC. D/B/A BENEFICIAL
MORTGAGE CO.
577 LAMONT ROAD
ELMHURST, IL 60126

I declare under penalty of perjury that the foregoing is true and correct.



OREGON
TRUSTEE'S NOTICE OF SALE

48907

TO: CODY L. WISE AND NAOMI JOY WISE

Reference is made to that certain deed of trust made by CODY L. WISE AND NAOMI JOY WISE AS
TENANTS BY THE ENTIRETY, as grantor,
AMERITITLE, as trustee,
in favor of UNITED PANAM MORTGAGE A DIVISION OF PAN AMERICAN BANK, FSB, as beneficiary,
dated APRIL 23, 1999, recorded APRIL 30, 1999, in the
mortgage records of KLAMATH County, Oregon, in book/reel/
volume No. M99 at page 16323, (fee/file/instrument No.)
covering the following described real property situated in said county and state, to wit:

LOTS 10 AND 11, IN BLOCK 69 OF KLAMATH FALLS, FOREST ESTATES, HIGHWAY 66, PLAT NO. 3,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON. MORE COMMONLY KNOWN AS: 6841 MINA BIRD DRIVE - BONANZA, OR
97623

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes
86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following
sums:

2 Late Charge(s) of \$26.48 from 04/16/01	52.96
2 Payments of \$652.72 from 04/01/01	1,305.44
2 Payments of \$652.72 from 02/01/01	1,305.44
Credit	0.80

SUB-TOTAL OF AMOUNTS IN ARREARS:	2,663.04

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed
of trust immediately due and payable, said sums being the following, to wit: Principal \$ 57,828.95,
together with interest as provided in the note or other instrument secured from the 1ST day of
JANUARY, 2001 and such other costs and fees as are due under the note or other instrument
secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on OCTOBER 12, 2001,
at the hour of 10 : 00 AM, o'clock, Standard Time, as established by ORS 187.110, at MAIN
STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO. COURTHOUSE 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 had or had power to convey at the time of the execution
by him of the 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.

48908

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 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.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

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.

DATED: 5-22-01

David A. Kubat, OSBA# 84265
(Successor Trustee)

BY: 

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260 EXT 5690

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

48909

State of Oregon)
County of Klamath)

Court Case No. 0-2107
Sheriff's Case No. 01-01558

Received for Service 05/25/01

I hereby certify that I received for service
the within:

TRUSTEE'S NOTICE OF SALE

Further I certify that on 05/28/01, after personal inspection, I found the following described real property to be unoccupied:

6841 MINA BIRD DR
BONANZA, Oregon.

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

Timothy M. Evinger, Sheriff

Klamath County, Oregon

By

SHEPHERD, ERIC

Copy to:

TD SERVICE COMPANY
1820 EAST FIRST ST #210
SANTA ANA

PO BO
CA 92705

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on 6/4/01
by Glenn Shepherd, as a duly appointed and commissioned
Deputy of Timothy M. Evinger, Sheriff of Klamath County, Or.



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

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

48910

State of Oregon)
County of Klamath)

Court Case No. 0-2107
Sheriff's Case No. 01-01558

Received for Service 05/25/01

I hereby certify that I received for service
the within:

TRUSTEE'S NOTICE OF SALE

Further I certify that on 05/28/01, after personal inspection, I
found the following described real property to be unoccupied:

6841 MIN BIRD DRIVE
BONANZA , Oregon.

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

Timothy M. Evinger, Sheriff

Klamath County, Oregon

By

Eric Shepherd
SHEPHERD, ERIC

Copy to:

TD SERVICE COMPANY
1820 EAST FIRST ST #210
SANTA ANA

PO BOX
CA 92705

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on 6/4/01,
by *Eric Shepherd*, as a duly appointed and commissioned
Deputy of Timothy M. Evinger, Sheriff of Klamath County, Or.



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

785442

48911

Affidavit of Publication

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

Legal # 4310

Sale/Wise

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

Insertion(s) in the following issues:

August 22, 29, Sept. 5, 12, 2001

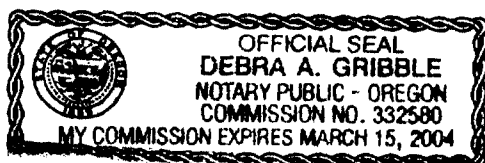
Total Cost:

Larry L. Wells
Subscribed and sworn

before me on: September 12, 2001

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004

OREGON
TRUSTEE'S
NOTICE OF SALE

RE: Loan #:
FC51835/3000697759
Title #: 785442/800-
989-4240
UTC #: 0-2107 L

TO: CODY L. WISE
AND NAOMI JOY
WISE.

Reference is made to that certain deed of trust made by CODY L. WISE AND NAOMI JOY WISE AS TENANTS BY THE ENTIRETY, as grantor,

AMERITITLE, as trustee, in favor of UNITED PANAM MORTGAGE, A DIVISION OF PAN AMERICAN BANK, FSB, as beneficiary, dated April 23, 1999, recorded April 30, 1999, in the mortgage records of KLAMATH, County, Oregon, in book/reel/volume No. M99 at page 16323, fee/file/instrument No. covering the following described real property situated in said county and state, to wit:

LOTS 10 AND 11, IN BLOCK 69 OF KLAMATH FALLS, FOREST ESTATES, HWY 66, PLAT NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. MORE COMMONLY KNOWN AS: 6841 MINA BIRD DRIVE, BONANZA, OR 97623.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been re-

corded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

2 Late Charge(s) of \$26.48 from 04/16/01 - \$52.96.
2 Payments of \$652.72 from 04/01/01 - \$1,305.44.
2 Payments of \$652.72 from 02/01/01 - \$1,305.44.
Credit - \$ 0.80.
Sub-Total of Amounts in Arrears: \$2,663.04.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal \$57,828.95, together with interest as provided in the note or other instrument secured from the 1st day of JANUARY, 2001 and such other costs and fees as are due under the note of other instrument secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on OCTOBER 12, 2001 at the hour of 10:00 AM, o'clock, Standard Time, as established by ORS 187.110, at Main Street Entrance, 316 Main Street, 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 had or had power to convey at the time of the execution by him of the

said trust deed, together with any interest with 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 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 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.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay.

48912

Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by through and under you of all interest in the property described above.

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.

Dated 5/22/01 By:
David A. Kubat, OS-BA #84265, Successor Trustee.

Direct Inquiries to:
T.D. Service Company, Foreclosure Department (800) 843-0260 Ext 5690.
TAC 470961W.

#4310 August 22, 29,
Sept. 5, 12, 2001.

State of Oregon, County of Klamath
Recorded 09/25/01 at 3:28 p. m.
In Vol. M01 Page 48902
Linda Smith,
County Clerk Fee\$ 71⁰⁰