

01 OCT 19 PM 3:19

**RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE
Pursuant to ORS 205.234**

Vol M01 Page 53444

After recording return to:

Northwest Trustee Services, LLC
Attention: Eric Wang
P.O. Box 4143
Bellevue, WA 98009-4143

7104.21547 / K57076

1. AFFIDAVIT OF MAILING
- ✓ 2. TRUSTEE'S NOTICE OF SALE
- ✓ 3. PROOF OF SERVICE
- ✓ 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Pam Frei

Beneficiary: Advanta Finance Corp.

**THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE
ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN
THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN
THE INSTRUMENT ITSELF.**

*K51
+15
66*

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

53445

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, 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 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 address, to-wit:

Pamela Frei
3948 Summers Lane
Klamath Falls, OR 97603

Pamela Frei
P.O. Box 283
Yachats, OR 97498

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, 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 Bellevue, Washington, on 7-17-01. With respect to each person listed above, 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.

I certify that I know or have satisfactory evidence that Ben Mark is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 7-17-01

ERIC WANG
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 10-19-04

NOTARY PUBLIC in and for the State of Washington, residing at Maple Valley
My commission expires 10/19/04

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
Frei, Pamela
Grantor
to
Northwest Trustee Services, LLC,
Trustee
File No. 7104.21547

After recording return to:

Northwest Trustee Services, LLC
Attn: Eric Wang
PO Box 4143
Bellevue, WA 98009-4143

53446

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Pam Frei, as grantor, to First American Title Insurance Co. of Oregon, as trustee, in favor of Advanta Finance Corp., as beneficiary, dated 09/24/99, recorded 09/29/99, in the mortgage records of Klamath County, Oregon, in Volume M99, Page 38525 and subsequently assigned to Chase Manhattan Mortgage Corporation by Assignment, covering the following described real property situated in said county and state, to wit:

The Easterly 144 feet of Tract 3, Landis Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 3948 Summers Lane
Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$155.76 beginning 01/23/01; plus late charges of \$7.79 each month beginning 02/07/01; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$14,772.73 with interest thereon at the rate of 13.25 percent per annum beginning 11/12/00; plus late charges of \$7.79 each month beginning 02/07/01 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

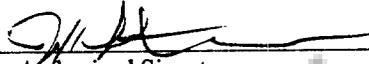
WHEREFORE, notice hereby is given that the undersigned trustee will on **November 16, 2001** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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.

53447

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.

Northwest Trustee Services, LLC

DATED July 13, 2001

By 
Authorized Signature

For further information, please contact:

Eric Wang
Northwest Trustee Services, LLC
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7104.21547/Frei, Pamela

State of Washington, County of King) ss:

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

By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

Unofficial Copy

Affidavit of Publication

53449

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 # 4287

Notice of Sale

Frei, Pamela

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

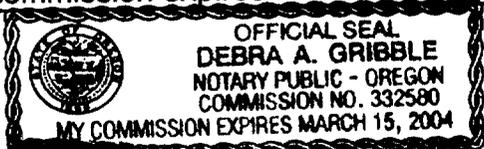
Insertion(s) in the following issues:
August 23, 30, Sept. 6, 13, 2001

Total Cost: \$702.00

Larry L. Wells
Subscribed and sworn
before me on: September 13, 2001

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Pam Frei, as grantor, to First American Title Insurance Co. of Oregon, as trustee, in favor of Advanta Finance Corp., as beneficiary, dated 09/24/99, recorded 09/29/99, in the mortgage records of Klamath County, Oregon, in Volume M99, Page 38525 and subsequently assigned to Chase Manhattan Mortgage Corporation by Assignment, covering the following described real property situated in said county and state, to wit:

The Easterly 144 feet of Tract 3, Landis Park, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
PROPERTY ADDRESS: 3948 Summers Lane, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$155.76 beginning 01/23/01; plus late charges of \$7.79 each month beginning 02/07/01; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs,

trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$14,772.73 with interest thereon at the rate of 13.25 percent per annum beginning 11/12/00; plus late charges of \$7.79 each month beginning 02/07/01 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 16, 2001 at the hour of 10:00 o'clock, AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 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 described real prop-

erty which the grantor had or had power to convey at the time of the execution of the 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.

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" in-

53450

clude their respective successors in interest, if any.

Northwest Trustee Services, LLC. Dated June 13, 2001.

For further information, please contact:

Eric Wang, Northwest Trustee Services, LLC, PO Box 4143, Bellevue, WA 98009-4143, (425) 586-1900, File No. 7104.211547/Frel, Pamela.

#4287 August 23, 30, Sept. 6, 13, 2001.

Received

SEP 17 2001

Routh, Crabtree & Fennell

State of Oregon, County of Klamath
Recorded 10/19/01 at 3:19 p.m.
In Vol. M01, Page 53444
Linda Smith,
County Clerk Fee \$ 66⁰⁰