

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

After recording return to:

**Northwest Trustee Services, LLC
Attention: Kathy Taggart
P.O. Box 4143
Bellevue, WA 98009-4143**

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

Original Grantor(s) on Trust Deed: Craig E. Banks and Angela R. Banks, as tenants by the entirety

Beneficiary: North American Mortgage Company

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

56299

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:

Craig Banks
4211 Myrtlewood Drive
Klamath Falls, OR 97603

Angela Banks
4211 Myrtlewood Drive
Klamath Falls, OR 97603

Craig Banks
1430 Vista Drive
Central Point, OR 97502-2186

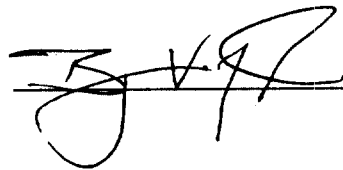
Angela Banks
1430 Vista Drive
Central Point, OR 97502-2186

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 7.25.01. 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.


STATE OF WASHINGTON)
) ss.
COUNTY OF KING)



I certify that I know or have satisfactory evidence that Ben W. Clark 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: 7/25/01

JUANA DODSON
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 2-16-05


NOTARY PUBLIC in and for the State of
Washington, residing at King County
My commission expires 2/16/05

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
Banks, Craig E. and Angela R.
Grantor
to
Northwest Trustee Services, LLC,
Trustee **File No. 7301.20157**

After recording return to:

Northwest Trustee Services, LLC
Attn: Kathy Taggart
PO Box 4143
Bellevue, WA 98009-4143

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Craig E. Banks and Angela R. Banks, as tenants by the entirety, as grantor, to Amerititle, as trustee, in favor of North American Mortgage Company, as beneficiary, dated 04/16/97, recorded 04/22/97, in the mortgage records of Klamath County, Oregon, as M97, Page 12108 and subsequently assigned to Citicorp Mortgage, Inc., a Delaware Corp., nka CitiMortgage, Inc. by Assignment recorded as 63265, Vol. M98 Page 38457, covering the following described real property situated in said county and state, to wit:

Lot 9 in Block 5 of Tract No. 1007, Winchester according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 4211 Myrtlewood Drive
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 \$697.66 beginning 04/01/01; plus late charges of \$29.24 each month beginning 04/16/01; 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: \$74,362.11 with interest thereon at the rate of 8.375 percent per annum beginning 03/01/01; plus late charges of \$29.24 each month beginning 04/16/01 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 11/30/01 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.

56301

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 7-29, 2008

Northwest Trustee Services, LLC

By

Authorized Signature

For further information, please contact:

Kathy Taggart
Northwest Trustee Services, LLC
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7301.20157/Banks, Craig E. and Angela R.

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**

PROOF OF SERVICE

56302

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, along with a copy of Notice Under the Fair Debt Collection Practices Act, upon the **OCCUPANTS** at the following address:

4211 MYRTLEWOOD DRIVE, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Patty Copeland, by delivering said true copy, personally and in person, at the above address on July 25, 2001 at 11:59 a.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2001 at _____ : _____ .m.

Substitute service upon Beulah Hulsey, by delivering said true copy, at his/her usual place of abode as indicated above, to Patty Copeland who is a person over the age of 14 years and a member of the household on July 25, 2001 at 11:59 a.m.

Substitute service upon Diane Nelson, by delivering said true copy, at his/her usual place of abode as indicated above, to Patty Copeland who is a person over the age of 14 years and a member of the household on July 25, 2001 at 11:59 a.m.

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

Ed Foreman 229732

SUBSCRIBED AND SWORN to before me this 31 day of July, 2001 by Ed Foreman



Margaret A. Nielsen
Notary Public for Oregon

Affidavit of Publication

56303

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 # 4334

Notice of Sale/Banks

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:

September 6, 13, 20, 27, 2001

Total Cost: \$769.50

Subscribed and sworn

before me on: September 27, 2001

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 Craig E. Banks and Angela R. Banks, as tenants by the entirety, as grantor, to Ameri- title, as trustee, in favor of North American Mortgage Company, as beneficiary, dated 04/16/97, recorded 04/22/97, in the mortgage records of Klamath County, Oregon, as M97, Page 12108 and subsequently assigned to Citicorp Mortgage, Inc., a Delaware Corp., nka CitiMortgage, Inc. by Assignment recorded as 63265, Vol. M98 Page 38457, covering the following described real property situated in said county and state, to wit: Lot 9 in block 5 of Tract No. 1007, Winchester according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. PROPERTY ADDRESS: 4211 Myrtlewood Drive, 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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$697.66 beginning 04/01/01; plus late charges of \$29.24 each month beginning 04/16/01; 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.

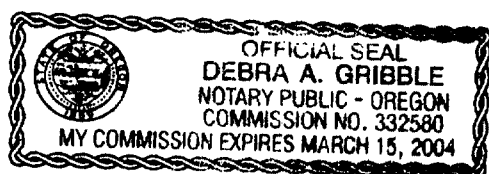
By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$74,362.11 with interest thereon at the rate of 8.375 percent per annum beginning 03/01/01; plus late charges of \$29.24 each month beginning 04/16/01 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 11/30/01 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 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.

In construing this



56304

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 7/29/2001. By Northwest Trustee Services, LLC.

For further information, please contact:

Kathy Taggart,
Northwest Trustee
Services, LLC, PO
Box 4143, Bellevue,
WA 98009-4143.

(425)586-1900,

File No.

7301.20157/Banks,
Craig E. and Angela
R.

This communication
is from a debt col-
lector and is an at-
tempt to collect a
debt. Any informa-
tion obtained will be
used for that pur-
pose.

#4334 September 6,
13, 20, 27, 2001.

Received
OCT 10 2001
Routh, Crabtree & Fennell

State of Oregon, County of Klamath
Recorded 11/02/01 2:25 p.m.
In Vol. M01 Page 56298
Linda Smith,
County Clerk Fee\$ 66⁰⁰