Vol_MO2 Page 14499

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AFFIDAVIT OF MAILING Trustee's Notice of Sale

STATE OF WASHINGTON

COUNTY OF KING

SS.

State of Oregon, County of Klamath Recorded 03/11/2002 3:/3 p-Vol M02, Pg 14499 - 14505 Linda Smith, County Clerk Fee \$ 5/ 0 # of Pgs

I, Robin Burris, 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

day of December, 2001.

NAME: Tyler Hamilton

NOTARY PUBLIC in and for the State of Washington residing at King 7-4-05 My Appointment Expires:

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S. 720 Olive Way, Suite 1600 Seattle, WA 98101-1801 Attn: Robin Burris FORBASE\OREGON\NOD.FRM REV 12/5/01



EXHIBIT A

GRANTORS and ALL OTHER PARTIES:

Kimberly L. Nusbaum 144214 Inglewood Road LaPine, OR 97739

Occupants of the Premises 144214 Inglewood Road LaPine, OR 97739

Kimberly Nusbaum c/o Deidre Cherzan, Attorney 708 NE 11th Street Bend, OR 97701

Candace Amborn Trustee P.O. Box 580 Medford, OR 97501 After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Attn: Robin Burris
Nusbaum, 240-6958.01
Recorded herewith are the following:
[Affidavit(s) of Mailing #]
[Proof(s) of Service # ______
[Affidavit of Publication
[1 Certificate(s) of Mailing # ______
[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 Kimberly L. Nusbaum, as grantor, to Amerititle, as trustee, in favor of Beneficial Oregon, Inc., dba Beneficial Mortgage Co., as beneficiary, dated October 16, 1998, recorded October 21, 1998, in the mortgage records of Klamath County, Oregon, in Volume M98 Page 38556, covering the following described real property situated in said county and state, to-wit:

Lot 20 in Block 13 of Tract 1060, Sun Forest Estates according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Commonly known as: 144214 Inglewood Road, LaPine, OR 97739

Both the beneficiary and the trustee, Krista L. White, 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 21, 2001 through November 21, 2001:

Total Delinquency

\$471.30

TOTAL MONTHLY PAYMENTS AND LATE CHARGES

\$471.30

Also due are property taxes, the amount of which may be obtained from the Klamath Tax Assessor's office.

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:

Trustee's Notice of Sale - Page 1

Unpaid principal balance \$3,853.57, plus interest at the current rate of 22.9% which is subject to change, from May 21, 2001, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee, Krista L. White will on April 10, 2002, 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 County Courthouse, located at 316 Main Street, Klamath Falls, of 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 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 "ber successors in interest, if any.	neficiary" Include their respective
DATED: December	Krista L. White, Trustee
State of Washington) :	
County of King)	
I certify that I know or have satistis the person who appeared before me, as signed the attached Trustee's Notice of Sa and voluntary act and deed and for the instrument. Dated this day of December 200	ale and acknowledged it to be her free uses and purposes mentioned in the
URRIS NO.	Notary Public in and for the State of Washington, residing at Seattle. My Commission Expires:
I, the undersigned, certify that the of the original trustee synotice of sale.	
	Robin Burris

For Information Contact:

Bishop, Lynch & White, P.S. 720 Olive Way, #1301 Seattle, WA 98101-1801 (206) 622-7527

14504

240-6958/Nusbaum

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss
County of Klamath)

I, Paul G. Helikson, 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 9th day of December, 2001, after personal inspection. I found the following described real property to be unoccupied:

Lot 20 in Block 13 of Tract 1060, Sun Forest Estates according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Commonly known as:

144214 Inglewood Road

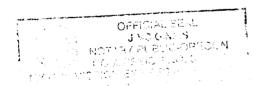
LaPine, OR 97739

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

Paul G. Helikson

236871

SUBSCRIBED AND SWORN to before me this <u>l</u> day of December, 2001, by Paul G. Helikson.



Notary Public for Oregon

STATE OF OREGON, COUNTY OF KLAMATH

Legal # 4573

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

Notice of Sale/Nusbaum
House of Sale/Husbaum
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:
January 23, 30, February 6, 13, 2002
Total Cost: \$661.50
Total Cost. \$601.50
Day I Will
Subscribed and sworn
before me on: February 13, 2002
Debra a Sribble
Notary Public of Oregon
Notary Fublic of Oregon
My commission expires March 15, 2004

TRUSTEE'S
NOTICE OF SALE
Notice: We are attempting to collect a
debt, any information obtained will be
used for purposes of
debt collecting

debt collecting. Reference is made to that certain trust deed made by Kimberly L. Nusbaum, as grantor, to Amerititle, as trustee, in favor of Beneficial Oregon, Inc., dba Beneficial Mortgage Co., as beneficiary, dated October 16, 1998, recorded October 21, 1994, in the mortgage records of Klamath County, Oregon, in Volume M98 Page 38556, covering the following described real property situated in said county and state, towit. Lot 20 in Block 13 of

wit:
Lot 20 in Block 13 of
Tract 1060, Sun Forest Estates according to the official
plat thereof on file
in the office of the
County Clerk of Klamath County, Oregon. Commonly
known as: 144214 Inglewood Road,
LaPine OR 97739

LaPine, OR 97739. Both the beneficiary and the trustee, Krista L. White, 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 21, 2001 through November 21, 2001: Total Delin-quency - \$471.30.

TOTAL MONTHLY PAYMENTS AND LATE CHARGES -\$471.30. Also due are property taxes, the amount of which may be obtained from the Klamath Tax Assessor's office.

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 \$3,853.57 plus interest at the current rate of 22.9% which is subject to change, from May 21, 2001, additional late charges, advances, foreclosure fees and costs.

WHEREFORE notice hereby is given that the under signed trustee, Krista L. White will on April 10, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at the front entrance to the Klamath County Courthouse, located at 316 Main Street, Klamath Falls, of 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 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

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: December 7, 2001. Krista L. White. Trustee. For information contact: Bishop, Lynch & White, P.S., 720 Olive Way, #1301, Seattle, WA 98101-1801, (206) 622-7527 #4573 January 23, 30, February 6, 13, 2002.