

**RECORDING COVER SHEET FOR NOTICE
OF SALE PROOF OF COMPLIANCE PER
O.R.S. 205.234**

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

State of Oregon, County of Klamath

Recorded 05/02/2002 11:31a m.

Vol M02, Pg 26431-26438

Linda Smith, County Clerk

Fec \$ 56⁰⁰ # of Pgs 8

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION, as Trustee
720 Seventh Avenue, Suite 400
Seattle, WA 98104

Trustee's Sale No: 09-WG-27017



MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

- ☐ **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have trustee's notice of sale attached)
- ☐ **AFFIDAVIT OF PUBLICATION NOTICE OF SALE**
- ☐ **PROOF OF SERVICE /AFFIDAVIT OF NON-OCCUPANCY**

Original Grantor on Trust Deed

NILA D WATSON, MARRIED WOMAN/SEPARATE ESTATE

Beneficiary

WASHINGTON MUTUAL BANK FSB

REGIONAL TRUSTEE SERVICES CORPORATION
 720 Seventh Avenue, Suite 400
 Seattle, WA 98104
 Phone: (206) 340-2550 / Fax:

Trustee Sale No.: 09-WG-27017



Affidavit of Mailing Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

I, being first duly sworn, state that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and 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 the terms of that certain trust deed described in said Notice.

That 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:

NILA D WATSON, 9616 BEN KERNS ROAD, KLAMATH FALLS, OR, 97603
 PARTIES IN POSSESSION, 9616 BEN KERNS ROAD, KLAMATH FALLS, OR, 97603

IRWIN UNION BANK AND TRUST COMPANY, 1717 EAST COLLEGE PARKWAY, CARSON CITY, NV,
 897060000

IRWIN UNION BANK AND TRUST COMPANY, 500 WASHINGTON STREET, COLUMBUS, IN,
 472010000

IRWIN UNION BANK AND TRUST COMPANY, C/O CT CORPORATION SYSTEM, REGISTERED
 AGENT, 388 STATE STREET SUITE 420, SALEM, OR, 97301

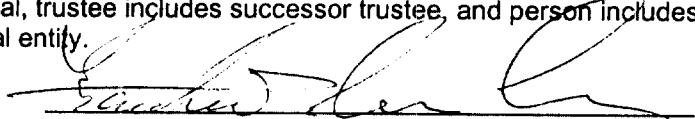
NILA D. WATSON-ECCLES, 3718 ALTAMONT DRIVE, KLAMATH FALLS, OR, 97601

NILA D. WATSON-ECCLES, C/O DOUGLAS V. OSBORNE, OSB 72189, 439 PINE, KLAMATH FALLS,
 OR, 97601

Said persons include (a) the grantor in the trust deed, (b) 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 b ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of 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 Seattle, WASHINGTON, on 1/25/02. 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.


MATTHEW GARD EVANS

SUBSCRIBED AND SWORN TO before me on

1/25/02




NOTARY PUBLIC for WASHINGTON
My commission expires: 5/3/04

NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.

Trustee's Sale No. 09-WG-27017



Reference is made to that certain Deed of Trust made by, NILA D WATSON, MARRIED WOMAN/SEPARATE ESTATE, as grantor, to AMERITITLE, as Trustee, in favor of WASHINGTON MUTUAL BANK FSB, as beneficiary, dated 1/13/2000, recorded 1/24/2000 in Volume M00, page 2423, of Deeds of Trust, under Instrument No. //, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by WASHINGTON MUTUAL BANK FSB. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

LOT 11 IN BLOCK 18 OF SECOND ADDITION TO KLAMATH RIVER ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The street address or other common designation, if any, of the real property described above is purported to be:

9616 BEN KERNS ROAD
KLAMATH FALLS, OR 97603

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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:

	Amount due as of January 17, 2002 -----
Delinquent Payments from September 01, 2001	
5 payments at \$ 928.51 each	\$ 4,642.55
(09-01-01 through 01-17-02)	
Late Charges:	\$ 150.76
Beneficiary Advances:	\$ 40.00
	=====
TOTAL:	\$ 4,833.31

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances,

property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$99,582.96, PLUS interest thereon at 8.125% per annum from 8/1/2001, until paid., together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on May 24, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at KLAMATH COUNTY COURTHOUSE, 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 property which the grantor had, or had the 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.

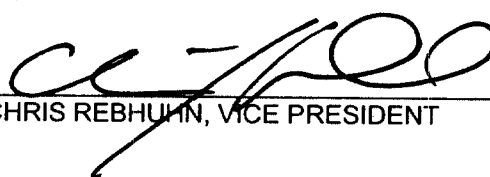
Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion 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 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: January 17, 2002

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By


CHRIS REBHUN, VICE PRESIDENT

STATE OF WASHINGTON }
 } ss.
COUNTY OF KING }

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

Authorized Representative of Trustee

26436

AFFIDAVIT OF SERVICE

Trustee's Sale No.: 69-WG-27017
 Trustee's Sale Date: May 24, 2002
 Grantor/Successor: Nita D. Watson

STATE OF OREGON)

COUNTY OF Klamath)

) ss.

I hereby certify and swear that I am now and at all times herein mentioned a citizen of the United States and resident of the State of Oregon, over the age of eighteen years, not a party to or interested in the above entitled action and competent to be a witness herein.

I made service of the attached Trustee's Notice of Sale upon the occupants of 9616 Ben Kerns Rd. Klamath Falls, OR 97601, pursuant to ORC 86.745 and ORCP 7 D(2) and TD(3):

PERSONAL SERVICE UPON OCCUPANTS OF PROPERTY

Upon Occupant by delivering a copy to _____ personally
 and in person, on _____ at _____ am/pm.

SUBSTITUTED SERVICE UPON OCCUPANTS OF PROPERTY

Upon Occupant, _____ by delivering
 such true copy(s) at his/her dwelling house or usual place of abode, to _____, who is a
 person over the age of 14 years and an occupant of residence, on _____, at
 _____ am/pm.

SUBSTITUTE SERVICE MAILER

That on the _____ day of _____, 20____, I deposited by regular/registered/certified mail with the United States Post Office a properly addressed, postage prepaid envelope containing a copy of said Trustee's Notice of Sale, addressed to Occupant(s), at the address stated in said Notice of Trustee Sale, with a statement of the date, time and place at which substitute service was made.
 () Substitute Service Mailer attached as a separate document.

NON-OCCUPANCY

I certified that I received the within document for service on the 18th day of January, 2002. After due search, careful inquiry and diligent attempts at the address listed in the Trustee's Notice of Sale, I have been unable to effect process upon the occupant being served due to non-occupancy of said property (address listed above). The following attempts were made:
On January 21, 2002, I attempted service at the above listed address and found it to be vacant. The power was turned off, there was no furniture in the home, and there were no tracks leading to the house in the snow.

By: [Signature]
 Print Name: David Foreman

Subscribed and Sworn before me this 23rd day of January, 2002.



Margaret A. Nielsen
 Notary Public and for the State of Oregon
 Commission Expires: 4-12-04

Affidavit of Publication

26437

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 # 4580

Notice of Sale/Watson

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 25, February 1, 8, 15, 2002

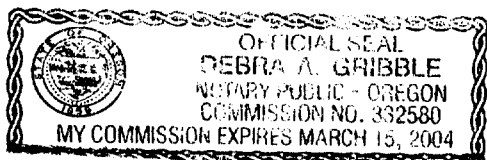
Total Cost: \$864.00

Larry L. Wells
Subscribed and sworn

before me on: February 15, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE

Pursuant to ORS 86.705 et seq. and ORS 79.5010, et seq. Trustee's Sale No. 09-WG-27017

Notice to borrower: You should be aware that the undersigned is attempting to collect a debt and that any information obtained will be used for that purpose.

Reference is made to that certain Deed of Trust made by, NILA D. WATSON, MARRIED WOMAN/SEPARATE ESTATE, as grantor, to AMERITITLE, as Trustee, in favor of WASHINGTON MUTUAL BANK FSB, as beneficiary, dated 1/13/2000, recorded 1/24/2000 in Volume M00, page 2423, of Deeds of Trust, under Instrument No. 11, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by WASHINGTON MUTUAL BANK FSB. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: LOT 11 IN BLOCK 18 OF SECOND ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. The street address or other common designation, if any, of the real property described above is purported to be: 9616 BEN KERN ROAD,

KLAMATH FALLS, OR 97603. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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: Amount due as of January 17, 2002. Delinquent Payments from September 01, 2001. 5 payments at \$928.51 each \$4,642.55, (09-01-01 through 01-17-02); Late Charges: \$150.76; Beneficiary Advances: \$40.00; TOTAL: \$4,833.31.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$99,582.96, PLUS interest thereon at 8.125% per annum from 8/1/2001, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on May 24, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at KLAMATH COUNTY COURTHOUSE, 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 property which the grantor had, or had the 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.

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 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: January 17, 2002. By: Chris Rebuhn, Vice President, Regional Trustee Services Corporation, Trustee. Gary's Process Service, 108 Wells Ave. South, Renton, WA 98055. Phone: (425) 277-0302, Fax: (425) 271-7657.
#4580 January 25, February 1, 8, 15, 2002.