

02 JUN 20 PM3:03

Vol M02 Page 35846

RECORDING COVER SHEET
Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 06/20/2002 3:03 pm.
Vol M02, Pg 35846-52
Linda Smith, County Clerk
Fee \$ 66 # of Pgs 7

After recording return to:

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

K58184

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

Original Grantor(s) on Trust Deed: Debby A. McFarland, Unmarried Individual

Beneficiary: Washington Mutual Bank

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.

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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

35847

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:

Debby A. McFarland
2713 Madison Street
Klamath Falls, OR 97603

Beneficial Oregon, Inc., dba
Beneficial Mortgage Co.
1345 Center Drive, Suite D
Medford, OR 97501

Beneficial Oregon, Inc., dba
Beneficial Mortgage Co.
961 Weigel Drive
Elmhurst, IL 60126

Beneficial Oregon, Inc., dba
Beneficial Mortgage Co.
c/o Records Processing Services
577 Lamont Road
Elmhurst, IL 60126

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.

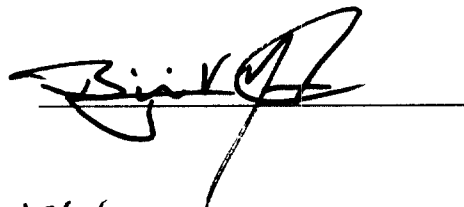
Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 2-27-02. With respect to each person 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.

STATE OF WASHINGTON)

) ss.


COUNTY OF KING)



I certify that I know or have satisfactory evidence that Benjamin V Mork 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: 2/27/02




NOTARY PUBLIC in and for the State of
Washington, residing at Seattle
My commission expires 3-9-02

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
McFarland, Debby A.

Grantor

to

Northwest Trustee Services, LLC,
Trustee

File No. 7258.20502

After recording return to:
Northwest Trustee Services, LLC
Attn: Winston Khan
P.O. Box 4143
Bellevue, WA 98009-4143

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Debby A. McFarland, Unmarried Individual, as grantor, to Amerititle, a Oregon corporation, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated 08/26/97, recorded 09/04/97, in the mortgage records of Klamath County, Oregon, as V M97 Page 28984, covering the following described real property situated in said county and state, to wit:

A parcel of land situate in Tracts 20 and 21 of Homeland Tracts No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon, more particularly described as follows: Beginning at an iron pin which is North 0 degrees 04' West a distance of 163.0 feet from the Southwest corner of Tract 21 and on the East line of Madison Street; Thence North 0 degrees 04' West along said East line a distance of 95.67 feet to an iron pin; Thence South 89 degrees 53' East parallel with the North line of Tracts 20 and 21 a distance of 200.00 feet to an iron pin on the East line of Tract 20; Thence South 0 degrees 04' East along said East line a distance 95.67 feet to an iron pin; Thence North 89 degrees 53' West parallel with the South line of Tracts 20 and 21 a distance of 200.0 feet, more or less to the Point of Beginning.

PROPERTY ADDRESS: 2713 Madison Street
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 \$654.19 beginning 10/01/01; plus late charges of \$32.71 each month beginning 10/16/01; plus prior accrued late charges of \$77.94; plus advances of \$70.00; 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: \$68,050.46 with interest thereon at the rate of 8 percent per annum beginning 09/01/01; plus late charges of \$32.71 each month beginning 10/16/01 until paid; plus prior accrued late charges of \$77.94; plus advances of \$70.00; 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 **June 28, 2002** 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.

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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: 2/26, 2002

By Winston Khan
Authorized Signature

For further information, please contact:

Winston Khan
Northwest Trustee Services, LLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7258.20502/McFarland, Debby A.

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.**

7258.20502/MCFARLAND

PROOF OF SERVICE

STATE OF OREGON)
) ss.
 County of Klamath)

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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 the Notice Under the Federal Fair Debt Collection Practices Act, upon an **OCCUPANT** at the following address:

2713 MADISON STREET, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Debby McFarland, by delivering said true copy, personally and in person, at the above address on February 27, 2002 at 5:35 P.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2002 at _____ m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2002 at _____ m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2002 at _____ m.

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



David Foreman

241733

SUBSCRIBED AND SWORN to before me this 24 day of MARCH, 2002 by David Foreman




 Notary Public for Oregon

Affidavit of Publication

35851

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 # 4720

Notice of Sale/McFarland

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:
April 4, 11, 18, 25, 2002

Total Cost: \$810.00

Subscribed and sworn

before me on: April 25, 2002

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 Debby A. McFarland, Unmarried Individual, as grantor, to Amerititle, an Oregon corporation, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated 08/26/97, recorded 09/04/97, in the mortgage records of Klamath County, Oregon, as V M97 Page 28984, covering the following described real property situated in said county and state, to wit: A parcel of land situated in Tracts 20 and 21 of Homeland Tracts No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon more particularly described as follows: Beginning at an iron pin which is North 0 degrees 04' West a distance of 163.0 feet from the Southwest corner of Tract 21 and on the East line of Madison Street; Thence North 0 degrees 04' West along said East line a distance of 95.67 feet to an iron pin; Thence South 89 degrees 53'

East parallel with the North line of Tracts 20 and 21 a distance of 200.00 feet to an iron pin on the East line of Tract 20; Thence South 0 degrees 04' East along said East line a distance of 95.67 feet to an iron pin; Thence North 89 degrees 53' West parallel with the South line of Tracts 20 and 21 a distance of 200.00 feet, more or less to the Point of Beginning.

PROPERTY AD-

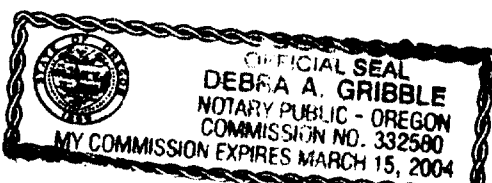
DRESS: 2713 Madison Street, Klamath Falls, OR 97603.

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 \$654.19 beginning 10/01/01; plus late charges of \$32.71 each month beginning 10/16/01; plus prior accrued late charges of \$77.94; plus advances of \$70.00; 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: \$68,050.46 with interest thereon at the rate of 8 percent per annum beginning 09/01/01; plus late charges of \$32.71 each month beginning 10/16/01 until paid; plus prior accrued late charges of \$77.94; plus advances of \$70.00; 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 28, 2002 at the hour of 10:00, 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 ten-



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dering 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: 2/26/2002.

By: Winston Khan,
Authorized Signature. For further information, please contact: Winston Khan, Northwest Trustee Services, LLC, PO Box 4143, Bellevue, WA 98009-4143, (425) 586-1900.
File No. 7258.20502
/McFarland, Debby
A.

#4720 April 4, 11, 18, 25, 2002.

Received
MAY 1 - 2002
Routh, Crabtree & Fennell