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Vol M02 Page 48099

RECORDING COVER SHEET
Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 08/26/2002 2:53 p m.
Vol M02, Pg 48099-48105
Linda Smith, County Clerk
Fee \$ 66⁰⁰ # of Pgs 7

After recording return to:

Northwest Trustee Services, LLC
Attention: Vonnie Nave
P.O. Box 4143
Bellevue, WA 98009-4143
7043.22228
K58129

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

Original Grantor(s) on Trust Deed: Francis R. Snyder Sr. and Irma L. Snyder

Beneficiary: First Horizon Home Loan Corporation

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

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:

Francis Snyder
6569 Bufflehead Drive
Bonanza, OR 97623

Irma Snyder
6569 Bufflehead Drive
Bonanza, OR 97623

Conseco Bank, Inc.
7360 S. Kyrene Road
Tempe, AZ 85283

DW Acceptance Corp.
3350 S. 6th Street
Klamath Falls, OR 97603

Conseco Bank, Inc.
c/o NTC Attn: Darrell Colon
101 N. Brand Blvd., Suite 1800
Glendale, CA 91203

Conseco Bank, Inc.
Cottonwood Corporate Center
2825 E. Cottonwood Prky 230
Salt Lake City, UT 84121

DW Acceptance Corp.
c/o Wilson C. Muhlheim, Reg. Agent
800 Willamette Street #700
Eugene, OR 97401

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 5/17/02. 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)

COUNTY OF KING)

) ss.

I certify that I know or have satisfactory evidence that Jessica K. Mun 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: 5-17-2002

NOTARY PUBLIC in and for the State of
Washington, residing at RENTON
My commission expires 4-22-06

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Snyder, Francis and Irma

Grantor

to

Northwest Trustee Services, LLC,

Trustee

File No. 7043.22228

After recording return to:

Northwest Trustee Services, LLC

Attn: Vonnie Nave

P.O. Box 4143

Bellevue, WA 98009-4143

RHEA S. PRE
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 4-22-06

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Francis R. Snyder Sr. and Irma L. Snyder, as grantor, to First American Title Insurance Company, as trustee, in favor of First Horizon Home Loan Corporation, as beneficiary, dated 07/13/00, recorded 07/31/00, in the mortgage records of Klamath County, Oregon, in Volume M00, Page 27768 and subsequently assigned to First Horizon Home Loan Corporation by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 2 in Block 42 of Klamath Falls Forest Estates, Highway 66 Unit, Plat No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 6569 Bufflehead Drive
Bonanza, OR 97623

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 \$369.46 beginning 09/01/01; plus late charges of \$18.47 each month beginning 09/16/01; 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.

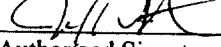
By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$47,149.71 with interest thereon at the rate of 8.625 percent per annum beginning 08/01/01; plus late charges of \$18.47 each month beginning 09/16/01 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 **September 20, 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.

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: May 9, 2002

By 
Authorized Signature

For further information, please contact:

Vonnie Nave
Northwest Trustee Services, LLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7043.22228/Snyder, Francis and Irma

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

48103

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

6569 BLUFFLEHEAD DRIVE, BONANZA, OREGON 97623, as follows:

Personal service upon Irma Snyder, by delivering said true copy, personally and in person, at the above address on May 17th, 2002 at 12:25 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.



Dave Shuck

246556

SUBSCRIBED AND SWORN to before me this 20 day of May, 2002 by Dave Shuck




 Notary Public for Oregon

Affidavit of Publication

48104

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 # 4993

Notice of Sale/Snyder

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:
June 27, July 4, 11, 18, 2002

Total Cost: \$715.50

Subscribed and sworn
before me on: July 18, 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 Francis R. Snyder Sr. and Irma L. Snyder, as grantor, to First American Title Insurance Company, as trustee, in favor of First Horizon Home Loan Corporation, as beneficiary, dated 07/13/00, recorded 07/31/00, in the mortgage records of Klamath County, Oregon in Volume M00, Page 27768 and subsequently assigned to First Horizon Home Loan Corporation by Assignment, covering the following described real property situated in said county and state, to wit: Lot 2 in Block 42 of Klamath Forest Estates, Highway 66 Unit, Plat No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. PROPERTY ADDRESS: 6569 Bufflehead Drive, Bonanza, OR 97623.

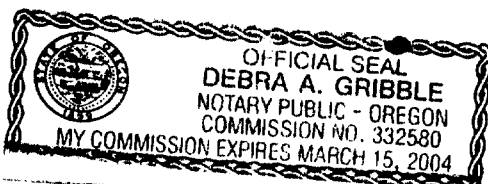
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$369.46 beginning 09/01/01; plus late charges of \$18.47 each month beginning 09/16/01; 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: \$47,149.71 with interest thereon at the rate of 8.625 percent per annum beginning 08/01/01; plus late charges of \$18.47 each month beginning 09/16/01 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and 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 September 20, 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 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



48105

the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: May 9, 2002.

By: David E. Fennell, Authorized Signer. For further information, please contact: Vonnie Nave, Northwest Trustee Services, LLC, PO Box 4143, Bellevue, WA 98009-4143. (425) 586-1900.

File No. 7043.22228/

Snyder Francis and

Irma.

#4993 June 27, July 4, 11, 18, 2002.

RECEIVED
JUL 22 2002
NORTHWEST TRUSTEE
SERVICES LLC