

02 SEP 9 PM 2:14

Vol M02 Page 50970

RECORDING COVER SHEET
Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 09/09/2002 2:14 p. m.
Vol M02, Pg 50970-78
Linda Smith, County Clerk
Fee \$ 61⁰⁰ # of Pgs 9

After recording return to:

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

K-58721

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

Original Grantor(s) on Trust Deed: Ernest E. Anderson and Tami O. Anderson

Beneficiary: Mellon 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.

#614

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:

PSB Lending Corporation
1950 Calle Vida Roble
Carlsbad, CA 92008

PSB Lending Corporation
P.O. Box 863149
Plano, TX 75086

PSB Lending Corporation
c/o Paracorp Incorporated
1780 Barnes Boulevard SW Boulding F
Turnwater, WA 95120-410

Ernest E. Anderson
5141 Shasta Way
Klamath Falls, OR 97603-5055

Tami O. Anderson
5141 Shasta Way
Klamath Falls, OR 97603-5055

Michael Spencer, attorney
419 Main Street
Klamath Falls, OR 97601

Candace Ambron, trustee
P.O. Box 580
Medford, OR 97501-0214

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.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**RE: Trust Deed from
Anderson, Ernest E. and Tami O.
Grantor**

**to
Northwest Trustee Services, LLC,
Trustee**

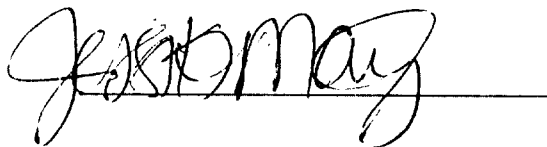
File No. 7037.26841

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

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 7/5/02. 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)




Jessica K. May

I certify that I know or have satisfactory evidence that _____ 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: 7-5-02




NOTARY PUBLIC in and for the State of
Washington, residing at King County
My commission expires 11-13-02

May 14, 2002

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Notice

Pursuant to the Federal Fair Debt Collection Practices Act: If you are the consumer who originally contracted the debt or if you assumed the debt, then you are notified that:

1. As of the date of this notice, you owe \$86,031.19. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check. For further information write or call:

**Northwest Trustee Services, LLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900**

2. The creditor to whom the debt is owed is Chase Mortgage Company-West fka Mellon Mortgage Company.
3. Unless within 30 days after receipt of this notice you dispute the debt or any portion of it, we will assume the debt to be valid.
4. If you notify us in writing within 30 days after receipt of this notice that you dispute the debt or any part of it, we shall obtain verification of the debt and mail it to you.
5. If you request in writing within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

Anderson, Ernest E. and Tami O./7037.26841

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Ernest E. Anderson and Tami O. Anderson, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Mellon Mortgage Company, as beneficiary, dated 09/26/96, recorded 10/08/96, in the mortgage records of Klamath County, Oregon, in Volume M96 Page 31992, covering the following described real property situated in said county and state, to wit:

The Easterly 113 feet of Lot 38, Fair Acres Subdivision No. 1, in the County of Klamath, State of Oregon. Excepting therefrom that portion taken for the widening of Kane Street by instrument recorded in Book 349, Page 474, Deed Records of Klamath County, Oregon.

PROPERTY ADDRESS: 5141 Shasta Way
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 \$740.80 beginning 09/01/01; plus late charges of \$29.63 each month beginning 09/16/01; plus prior accrued late charges of \$235.48; plus advances of \$772.91; 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: \$78,747.08 with interest thereon at the rate of 8.25 percent per annum beginning 08/01/01; plus late charges of \$29.63 each month beginning 09/16/01 until paid; plus prior accrued late charges of \$235.48; plus advances of \$772.91; 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 27, 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: July 1, 2000

By Becky A Baker
Authorized Signature

For further information, please contact:

Becky Baker
Northwest Trustee Services, LLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7037.26841/Anderson, Ernest E. and Tami O.

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.**

7037.26841/Anderson

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PROOF OF SERVICE

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:

5141 SHASTA WAY, KLAMATH FALLS, OREGON 97603, as follows:

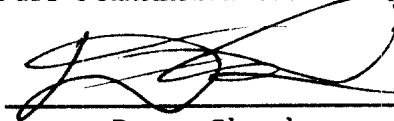
Personal service upon Ernest Anderson, by delivering said true copy, personally and in person, at the above address on July 8th, 2002 at 245 P.m.

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.

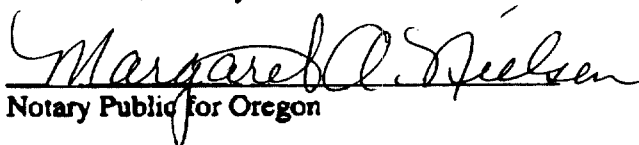
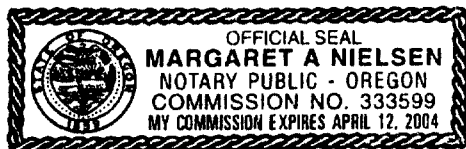
I declare under the penalty of perjury that the above statement is true and correct.



Dave Shuck

249639

SUBSCRIBED AND SWORN to before me this

9th day of July, 2002 by DAVE Shuck
Notary Public for Oregon

Affidavit of Publication

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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 # 5025

Notice of Sale/Anderson

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:
July 10, 17, 24, 31, 2002

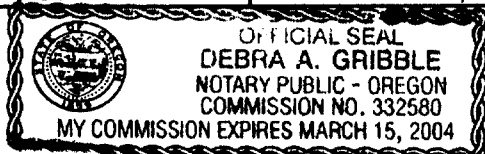
Total Cost: \$715.50

Larry L. Wells
Subscribed and sworn

before me on: July 31, 2002

Debra A. Gribble
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 Ernest E. Anderson and Tami O. Anderson, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Mellon Mortgage Company, as beneficiary, dated 09/26/96, recorded 10/08/96, in the mortgage records of Klamath County, Oregon, in Volume M96 Page 31992, covering the following described real property situated in said county and state, to wit:

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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 \$740.80 beginning 09/01/01; plus late charges of \$29.63 each month beginning 09/16/01; plus prior accrued late charges of \$235.48; plus advances of \$772.91; 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: \$78,747.08 with interest thereon at the rate of 8.25 percent per annum beginning 08/01/01; plus late charges of \$29.63 each month beginning 09/16/01 until paid; plus prior accrued late charges of \$235.48; plus advances of \$772.91; 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 27, 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 execu-

tion 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"

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

Dated: July 1, 2002.

By: Rebecca A.

Baker, Authorized

Signature. For further

information,

please contact:

Becky Baker, North-

west Trustee Serv-

ices, LLC, PO Box

4143, Bellevue, WA

98009-4143. (425) 586-

1900. File No. 7037.

26841/Anderson,

Ernest E. & Tami O.

#5025 July 10, 17, 24,

31, 2002.

RECEIVED

AUG 5 - 2002

ROUTH CRABTREE & FENNELL