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Affidavit of Publication Vol M02 Page 53851

State of Oregon, County of Klamath
Recorded 09/23/2002 10:37a m.
Vol M02, Pg 53851-52
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

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 # 5123

Notice of Sale/Hougen

494361

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (3)
Three

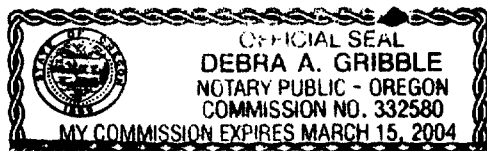
Insertion(s) in the following issues:
August 23, 30, September 6, 2002

Total Cost: 302.20

Larry L. Wells
Subscribed and sworn
before me on: September 6, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



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-MS-30029.
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, William Louis Hougen and Leslie Suzanne Hougen, husband and wife, as grantor, to Lucy E Kivel, esq., as Trustee, in favor of TMS Mortgage Inc.,dba The Money Store, as beneficiary, dated 3/26/1996, recorded 3/29/1996 in Volume M96, page 8779, of Deeds of Trust, under Instrument No. 45630, records of Klamath County, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by The Bank of New York as Trustee under the Pooling and Servicing Agreement dated May 31, 1996, Series 1996-B. Said Trust Deed encumbers the following described real property situated in said county and state, to wit: The North 1/2, now known as Parcel 1 of Land Partition 14-96, of Lots 7 and 8, Block 63, Buena Vista Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon. The street address or other common designation, if any, of the real property described above is purported to be: 1917 Siskiyou, Klamath Falls, OR 97601. 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 August 14, 2002. Delinquent Payments from November 01, 2001 to payments at \$590.53 each \$5,905.30 (11-01-01 through 08-14-02) Late Charges: \$88.59 Beneficiary Advances: \$3,032.57 Total: \$9,026.46.

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 \$72,636.04, Plus Interest thereon at 8.5000% per annum from 10/1/2001, 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.

The Notice of Default and original Notice of Sale given pursuant thereto stated that the property would be sold on September 10, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at on the front steps of the Circuit Court, 316 Main Street, Klamath Falls, County of Klamath, State of Oregon; however, subsequent to the recording of said Notice of Default, the original sale proceedings were stayed by order of the court or by proceedings under the National Bankruptcy Act or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on 8/1/2002.

Wherefore, notice hereby is given that the undersigned trustee, will on October 4, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at on the front steps of the Circuit Court, 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 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: August 14, 2002.

Regional
Trustee Services
Corporation Trustee.

By: Jill Green, Vice
President; 720 Seventh Avenue, Suite
400, Seattle, WA
98104 Phone: (206)
340-2550 Sale Information:
<http://www.rtrustee.com> ASAP494361
08/23, 08/30, 09/06.
#5123 August 23, 30,
September 6, 2002.