Vol\_MO2\_Page 54201

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 02-15476

| State of Oregon, County of Klamath |    |  |
|------------------------------------|----|--|
| Recorded 09/24/2002                | m. |  |
| Vol M02, Pg 54201-09               |    |  |
| Linda Smith, County Clerk          |    |  |
| Fee \$ 6 1 70 # of Pgs 9           |    |  |

# OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Stephen L. Barbour HC 76 Box 966 nka 152269 Wagon Trail Road La Pine, OR 97739-9369

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on July 1, 2002. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

| As used herein, the singular incudes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial epitity.                                     |
|---|
|   |
| Telle   |
| Kelly D. Sutherland   |
| State of Washington )   |
| County of Clark )   |
| On this state day of the land state, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed. |

Witness my hand and official seal

Notary Public
My Commission Expires 5/09/05

Lender Loan #: 8014639465

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Stephen L. Barbour, an unmarried man, as grantor, to First American Title Insurance Company of Oregon, as Trustee, in favor of Fleet Mortgage Corp., as Beneficiary, dated June 4, 1996, recorded June 12, 1996, in the mortgage records of Klamath County, Oregon, in Volume M96, at Page 17427, beneficial interest now held by Washington Mutual Bank, FA, successor in interest by merger to Washington Mutual Home Loans, Inc., successor in interest by merger to Fleet Mortgage Corp., covering the following described real property:

Lot 10 in Block 8 of Second Addition to WAGON TRAIL RANCH ACREAGES NO. 1, according to the official plat thereof on file in the office of the County of Klamath County, Oregon.

**COMMONLY KNOWN AS:** 

HC 76, Box 955

nka 152269 Wagon Trail Road La Pine, OR 97739

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:

Monthly payments in the sum of \$743.23 from February 1, 2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$80,363.86, together with interest thereon at the rate of 8.50000% per annum from January 1, 2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 30, 2002, at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of 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 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 obligations 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated 6/21/02

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

SHAPIRO & KREISMAN 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253

KELLY D. SUTHERLAND

uocessor Trustee

Lender Loan #:

8014639465

## **AFFIDAVIT OF SERVICE**

### TRUSTEE'S NOTICE OF SALE

| Case Number:   |
|--|
|  |
| Beneficiary: FLEET MORTGAGE CORPORATION,   |
| vs.  |
| Grantor: STEPHEN L. BARBOUR,   |
| For: Kelly Sutherland Shapiro & Kreisman 201 N.E. Park Plaza Dr. Suite 150 Vancouver, WA 98684   |
| Received by Capitol Investigation Company (Bend) on the 25th day of June, 2002 at 3:04 pm to be served on OCCUPANT(S), HC 76/Box 955 nka 152269 Wagon Trail Road, La Pine OR 97739.  |
| I, Eric Mathews, being duly sworn, depose and say that on the 8th day of July, 2002 at 7:43 pm, I:   |
| Did PERSONALLY SERVE true copies of the within TRUSTEE'S NOTICE OF SALE by delivering said copies personally and in person, to VICKIE BARBOUR at the aforementioned address and at the same time I did SUBSTITUTE SERVE STEPHEN L. BARBOUR and ALL OTHER OCCUPANT(S) by delivering a true copy to the above named, and informing said person of the contents thereof. Said person is 14 years of age or older, and is a concupant of the dwelling house or usual place of abode.                                   |
| CERTIFICATE OF MAILING: I hereby certify that on Juy 9, 2002 I did cause to be MAILED, a copy of the aforementioned documents together with this statement of the date, time, place and person to which SUBSTITUTED SERVICE was made at the above address.   |
| (If mailed by other than server :)   |
| I further certify that I am a competent person over the age of 18 and a resident of the state of Oregon, and that I am not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise: that the person served by me is the identical person named in the action. I also declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in this Return of Service including service fees is true and correct. |
| (SOCIO   |



Subscribed and Sworn to be ore me on the 10th day of July, 2002 by the affiant who is personally known to

NOTARY PUBLIC

Eric Mathews
Process Server

Capitol Investigation Company (Bend) P.O. Box 3225 Portland, OR 97208 (503) 284-8888

Our Job Serial Number: 2002002234

Ref: 02-19736-M Service Fee: \$\int 35\$

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# **Affidavit of Publication**

# 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 # 5072                               |
|--|
| Notice of Sale/Barbour                     |
|  |
|  |
|  |
| 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:      |
| August 7, 14, 21, 28, 2002                 |
| 1030011, 11, 21, 20, 2002                  |
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|  |
| Total Cost: \$796.50                       |
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| 7  |
| Jan I wills                                |
| Subscribed and sworn                       |
| before me on: August 28, 2002              |
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|  |
| Which of Michely                           |
| XIII                                       |
| Notary Public of Oregon                    |

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Stephen L. Barbour, an unmarried man, as grantor, to First American Title Insurance Company of Oregon, as Trustee, in favor of Fleet Mortgage Corp., as Beneficiary, dated June 4, 1996, recorded June 12, 1996, in the mortgage re-cords of Klamath County, Oregon, in Volume M96, at Page 17427, benefi-cial interest now held by Washington Mutual Bank, FA, successor in interest by merger to Washington Mutual Home Loans, Inc., successor in interest by merger to Fleet Mortgage Corp., covering the follow-ing described real property: Lot 10 in **Block 8 of Second** Addition to WAGON TRAIL RANCH ACREAGES/No. 1, according to the official plat thereof on file in the office of the County of Klamath, Oregon. COMMONLY KNOWN AS: HC 76, Box 955, nka 152269 Wagon Trail Road,

LaPine, OR 97739. 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 de-fault for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments in the sum of \$743.23 from February 1,

2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

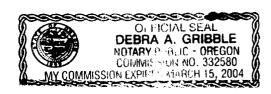
or assigns. By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust immediately due and payable, said sum being the following, to-wit: \$80,363.86, together with interest thereon at the rate of 8.50000% per annum from January 1, 2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents

or assigns. WHEREFORE, notice hereby is given that the undersigned trustee will on October 30, 2002, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of 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. No-

fice 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 ben-eficiary of the entire amount 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 obligations 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 in-curred 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 on 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in de-



My commission expires March 15, 2004

fault. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

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roperty and the fact of the fair. Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding in debtedness or hold you personally liable for the debt. Dated: June 21, 2002. By Kelly D. Sutherland, Successor, Trustee, State of Washington, County of Clark, ss: I, the undersigned certify that the fore-

I, the undersigned certify that the foregoing Instrument is a complete and exact copy of the original Trustee's Notice of Sale. Shipiro & Kreisman, 201 NE Park Plaza Drive, #150, Vancouver, WA 986842, (360) 260-2253. Lender Loan #: 8014639465. #5072 August 7, 14, 21, 28, 2002.

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253 02-15476

### CERTIFICATE OF NON-MILITARY SERVICE

| STATE OF    | <u>WASHINGTON</u> | ) |    |
|-------------|-------------------|---|----|
|             |                   | ) | SS |
| County of _ | CLARK             | ) |    |

THIS IS TO CERTIFY THAT I, Lynnette S. Allen, am the Vice President and Asst. Secretary of Washington Mutual Bank, FA, successor in interest by merger to Washington Mutual Home Loans, Inc., successor in interest by merger to Fleet Mortgage Corp., the current beneficiary in that certain trust deed in which Stephen L. Barbour, an unmarried man, as grantor, conveyed to First American Title Insurance Company of Oregon, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated June 4, 1996, and recorded June 12, 1996, in the mortgage records of said county, in Book No. Volume M96, at Page 17427, Document/Instrument/Recorder's Fee No. None; thereafter a Notice of Default with respect to said trust deed was recorded June 20, 2002, Book No. None, Page No. None, Document/Instrument/Recorder's Fee No. M02-35834, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on October 30, 2002; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

Washington Mutual Bank, FA, successor in interest by merger to Washington Mutual Home Loans, Inc., successor in interest by merger to Fleet Mortgage Corp.

Beneficiary

Lynnette S. Allen, Vice President and Asst. Secretary

| STATE OF WASHINGT | <u>ON</u> ) |
|-------------------|-------------|
|                   | ) SS        |
| COUNTY OF CLARK   | )           |

On this 19th day of 2002, before me the undersigned a Notary Public appeared Lynnette S. Allen, personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President and Asst. Secretary of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.

Notary Public for State indicated above My commission expires: 5/29/05

Loan #: 8014639465

