

02 OCT 21 PM 3:30

Vol M02 Page 59998

RECORDING COVER SHEET
Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 10/21/2002 3:30 p. m.
Vol M02, Pg 59998-60005
Linda Smith, County Clerk
Fee \$ 71.00 # of Pgs 8

After recording return to:

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

K55116

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

Original Grantor(s) on Trust Deed: Scott E. Helser Sr. and Susan G. Helser, as tenants by the entirety

Beneficiary: United Panam Mortgage, a Division of Pan American Bank, FSB

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.

K56
+15
71

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:

Scott E. Helser, Sr.
1418 Ivory Drive
Klamath Falls, OR 97603

Susan G. Helser
1418 Ivory Drive
Klamath Falls, OR 97603

Scott E. Helser, Sr.
c/o Eric W. Olsen, Attorney
P.O. Box 12829
Salem, OR 97309

Susan G. Helser
c/o Eric W. Olsen, Attorney
P.O. Box 12829
Salem, OR 97309

Southern Oregon Credit Service, Inc.
841 Stewart Avenue, #11
Medford, OR 97501

Southern Oregon Credit Service, Inc.
c/o Linda Collins, Registered Agent
P.O. Box 4708
Medford, OR 97501

Southern Oregon Credit Service, Inc.
P.O. Box 4070
Medford, OR 97501

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 7/16/02. 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.

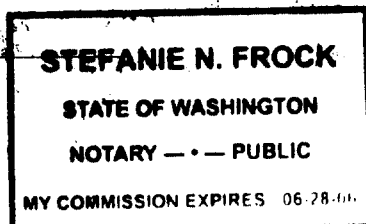
Jessica K. May

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: 7-16-02



Danie N. Frock
NOTARY PUBLIC in and for the State of
Washington, residing at Seattle
My commission expires 06/28/06

60000

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**RE: Trust Deed from
Helser, Scott E. Sr. and Susan G.
Grantor**

**to
DAVID E. FENNELL,
Trustee**

File No. 7523.20012

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

TRUSTEE'S NOTICE OF SALE

60001

Reference is made to that certain trust deed made by Scott E. Helser Sr. and Susan G. Helser, as tenants by the entirety, as grantor, to Aspen Title & Escrow, as trustee, in favor of United Panam Mortgage, a Division of Pan American Bank, FSB, as beneficiary, dated 01/14/99, recorded 01/29/99, in the mortgage records of Klamath County, Oregon, as Volume M99, Page 3550 and subsequently assigned to Bankers Trust Company, as Trustee under the Pooling and Servicing Agreement dated March 1, 1999, for United PanAm Mortgage Loan Trust 1999-1 by Assignment recorded as Volume M00, Page 12043, covering the following described real property situated in said county and state, to wit:

Lot 47, Lewis Tracts, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath, Oregon.

PROPERTY ADDRESS: 1418 Ivory Drive
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 \$555.23 beginning 12/01/00; plus late charges of \$31.04 each month beginning 12/16/00; plus prior accrued late charges of \$0.00; plus advances of \$2,225.84; 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: \$52,177.71 with interest thereon at the rate of 12.375 percent per annum beginning 11/01/00; plus late charges of \$31.04 each month beginning 12/16/00 until paid; plus prior accrued late charges of \$0.00; plus advances of \$2,225.84; 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 **November 15, 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.

60002

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.

DAVID E. FENNELL

Dated: July 16, 20 02

By 
Authorized Signature

TRUSTEE

For further information, please contact:

Kathy Taggart
Northwest Trustee Services, LLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7523.20012/Helser, Scott E. Sr. and Susan G.

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.

7523.20012/HELSER

PROOF OF SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

60003

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:

1418 IVORY DRIVE, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Susan Helser, by delivering said true copy, personally and in person, at the above address on July 17th, 2002 at 600 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.

Ed Foreman 250147

SUBSCRIBED AND SWORN to before me this 18 day of July, 2002 by Ed Foreman



Margaret C. Nielsen
Notary Public for Oregon

Affidavit of Publication

60004

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 # 5118

Notice of Sale/Helser

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 22, 29, September 5, 12, 2002

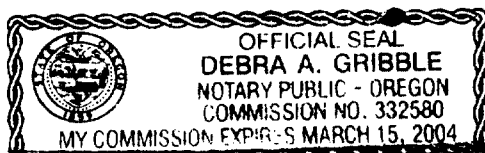
Total Cost: \$742.50

Subscribed and sworn

before me on: September 12, 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 Scott E. Helser Sr. and Susan G. Helser, as tenants by the entirety, as grantor, to Aspen Title & Escrow, as trustee, in favor of United Panam Mortgage, a Division of Pan American Bank, FSB, as beneficiary, dated 01/14/99, recorded 01/29/99, in the mortgage records of Klamath County, Oregon, as Volume M99, Page 3550 and subsequently assigned to Bankers Trust Company, as Trustee under the Pooling and Servicing Agreement dated March 1, 1999 for United Panam Mortgage Loan Trust 1999-1 by Assignment recorded as Volume M00, Page 12043, 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 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$555.23 beginning 12/01/00; plus late charges of \$31.04

each month beginning 12/16/00; plus prior accrued late charges of \$0.00; plus advances of \$2,225.84; 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.

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WHEREFORE, notice hereby is given that the undersigned trustee will on November 15, 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 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

60005

RECEIVED
SEP 17 2002
NORTHWEST TRUSTEE
SERVICES LLC

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: July 16, 2002.
By: David E. Fennell, Authorized Signature. For further information, please contact: Kathy Taggart, Northwest Trustee Services, LLC, P.O. Box 4143, Bellevue, WA 98009-4143, (425) 586-1900.

File No: 523.20012/
Halter, Scott E. Sr.
and Susan G.
#5118 August 22, 29
September 5, 12
2002