Vol	_M03_	Page	0	4	8	9	5

RECORDING COVER SHEET Pursuant to ORS 205.234

K59523 After recording return to:

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

State of Oregon, County of Klan	atl
Recorded 01/27/2003 3:01 P	_m
Vol M03 Pg 04845-4902	
Linda Smith, County Clerk	
Fee \$ 7/00 # of Pgs 8	

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

Original Grantor(s) on Trust Deed: Shara Payne Sweat, a married woman

Beneficiary: National Funding Service, Inc., a Oregon 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.

(Slo. -+15. -

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'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:

Shara Lee Payne Sweat

5103 Villa Drive

Klamath Falls, OR 97603

State of Oregon
c/o Paul J. Sundermier, Assistant Attorney General
1162 Court Street Northeast
Salem, OR 97301

Credit Services of Oregon, Inc. c/o Courtney Allen Cross, Attorney 7065 Southwest Wilson Avenue Beaverton, OR 97008

Credit Services of Oregon, Inc. c/o Courtney Allen Cross, Attorney 12707 Northeast Halsey Street Portland, OR 97230

Credit Services of Oregon, Inc. c/o Frances E. Huntington, Registered Agent 1229-31 Southeast Stephens Roseburg, OR 97470

Keybank USA National Association c/o Sullivan & Terranova, Attorney 3526 Southwest Corbett Avenue Portland, OR 97239 Hardy Myers
Attorney General, State of Oregon
1162 Court Street Northeast
Salem, OR 97310

Shara Lee Payne Sweat c/o William R. Goode, Attorney 4224 Southwest Melville Avenue Portland, OR 97201

Credit Services of Oregon, Inc.

c/o Jeffrey I. Hasson, Attorney
12707 Northeast Halsey Street
Portland, OR 97230

Credit Services of Oregon, Inc.

1229-31 Southeast Stephens
Roseburg, OR 97470

Credit Services of Oregon, Inc.
P.O. Box 1208
Roseburg, OR 97470

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 10/22/02. 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.

m)

STATE OF WASHINGTON)	04897
) ss.	
COUNTY OF KING)	
	•	

Jeanene Bautista is the person who appeared before me, and I certify that I know or have satisfactory evidence that 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: 00000 12 1007

NOTARY PUBLIC in and for the State of Washington, residing at Runton My commission expires 4. N. Ob

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from Sweat, Shara Payne

Grantor

to

Northwest Trustee Services, LLC,

Trustee

File No. 7283.25036

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 Shara Payne Sweat, a married woman, as grantor, to Amerititle, as trustee, in favor of National Funding Service, Inc., a Oregon corporation, as beneficiary, dated 08/23/99, recorded 08/27/99, in the mortgage records of Klamath County, Oregon, as Volume M99, Page 34655 and subsequently assigned to Cendant Mortgage Corporation dba PHH Mortgage Services Corporation by Assignment recorded as Volume M99, Page 34661, covering the following described real property situated in said county and state, to wit:

Lot 19 in Block 12 of Tract No. 1220 – Fourth Addition to the Meadows according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 5103 Villa 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 \$1,097.70 beginning 07/01/02; plus late charges of \$35.80 each month beginning 07/16/02; plus prior accrued late charges of \$35.80; 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: \$115,081.87 with interest thereon at the rate of 8.375 percent per annum beginning 06/01/02; plus late charges of \$35.80 each month beginning 07/16/02 until paid; plus prior accrued late charges of \$35.80; 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 February 21, 2003 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 plus well as any other person owing an obligation, the performant "beneficiary" include their respective successors in interest, if an	ral, the word "grantor" includes any successor in interest to the grantor as ce of which is secured by said trust deed, and the words "trustee" and ny.
Dated:, 20	Northwest Trustee Services, LLC By Authorized Signature
Vonnie Nave Northwest Trustee Services, LLC P.O. Box 4143 Bellevue, WA 98009-4143 (425) 586-1900 File No.7283.25036/Sweat, Shara Payne	
State of Washington, County of King) ss:	
I, the undersigned, certify that the foregoing is a comp	lete and accurate copy of the original trustee's notice of sale.
	By Authorized Signer
	ECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY WILL BE USED FOR THAT PURPOSE.

PROOF OF SERVICE

STATE OF OREGON)	
County of <u>Klamath</u>) ss.	
I hereby certify and swear that at all times herein mentioned I wa 18 years of age or older and a resident of the state wherein the service he I am not the beneficiary or trustee named in the original trustee's Notic successor of either, nor an officer, director, employee of or attorney successor of either, corporate or otherwise.	ereinafter set forth was made; that
I made service of the attached original Trustee's Notice of Sale up entities to be served, named below, by delivering true copies of said Noti the attorney for the trustee or successor trustee, along with the Noti Collection Practices Act, upon an OCCUPANT at the following address	ice of Sale, certified to be such by
5103 VILLA DRIVE, KLAMATH FALLS, OREGO	ON 97603, as follows:
Personal service upon Ray Sweat personally and in person, at the above address on October 23rd	, by delivering said true copy,, 2002 at12:05P_,m.
Personal service upon personally and in person, at the above address on	by delivering said two soon
Personal service upon personally and in person, at the above address on	, by delivering said true copy, _, 2002 atm.
Personal service upon personally and in person, at the above address on	, by delivering said true copy,, 2002 atm.
I declare under the penalty of perjury that the above statement is to	rue and correct.
Dave Shuck	256214
SUBSCRIBED AND SWORN to before me this 24 day of Clobe	

OFFICIAL SEAL

MARGARET A NIELSEN

NOTARY PUBLIC - OREGON

COMMISSION NO. 333599

MY COMMISSION EXPIRES APRIL 17, 2004

Notary Public for Oregon

STATE OF OREGON. COUNTY OF KLAMATH

Lenal # 5348

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

Logal # 0040
Notice of Sale/Sweat
a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)
Four
languation (a) in the following increase
Insertion(s) in the following issues:
November 28, December 5, 12, 19, 2002
T-4-1 04- 0750 00
Total Cost: \$756.00
- Xay I Will
Subscribed and sworn
before me on: December 19, 2002
10/0000
19080 (Auphl
IMM A ZMUNCS
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 Shara Payne Sweat, married woman, as grantor, to Amerititie, as trustee, in favor of National Funding Service, Inc., an Oregon cor-poration, as beneficiary, 09/23/99, dated in the mortgage records of Klamath County, Oregon, as Volume M99, Page subsequently assigned to Cendant Corpora-M99, Page 34655 and Mortgage Corpora-tion dba PHH Mortgage Services Corporation by Assignment recorded as Volume M99, Page 34661, covering the following described real property situated in said county and state, to wit:

Lot 19 in Block 12 of Tract No. 1220 Fourth Addition to 1220 the Meadows according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY AD-DRESS: 5103 VIIIa Drive, Kla Falls, OR 97603. Klamath

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 Revised Oregon Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payfollowing ments of \$1,097.70 beginning 07/01/02; plus late charges of \$35.80 each month Falls, County of Kla-

prior accrued plus iate charges \$35.80; plus advances of \$0.00; together with title expense, costs, trust-ee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by 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 se-cured by the trust deed immediately due and payable, said sums being the following, to wit: \$115,081.87 with in-\$115,081.87 terest thereon at the rate of 8.375 percent annum beginning 06/01/02; plus charges \$35.80 each month beginning 07/16/02 until paid; plus prior accrued late charges of \$35.80; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said de-fault; and any fur-ther 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 February 21, 2003 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 Kramath County Courthouse, Main Street, in the City of Klamath beginning 07/16/02; - math, State of Ore- includes the plural,

gon, sell at public auction to the highest bidder for cash the interest in the described real property which the gran-tor had or had power to convey at the time of the execu-tion by grantor of the trust deed, together with any in-terest 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 including sale. reasonable charge by the trustee. Notice is further given that any person ramed 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 principai 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 in-curred in enforcing the obligation and trust deed, together with trustee's and : attornev's fees not exceeding the provided amounts by said ORS 86.753.

construing this notice, the singular 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: October 15, 2002. By: Vonnie Nave, Authorized Signature. For further information, please contact: Vonnie Nave, Northwest Trustee Services, LLC, PO Box 4143, Bellevue, WA 98009-4143, (425) 586-1900. File No. 7222, 25036/Sweat, Shara Payne. #5348 November 28, December 5, 12, 19, 2002.