Vol\_M03\_Page\_12827

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 02-15801 State of Oregon, County of Klamath
Recorded 03/03/2003 /0:28 a. m.
Vol M03 Pg /2827-36
Linda Smith, County Clerk
Fee \$ 626 # of Pgs / 0

# 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:

Bounsoung Kongkeoviman 2436 Vine Avenue Klamath Falls, OR 97601

United Finance Co. 2316 South 6th Street, Suite D Klamath Falls, OR 97601

United Finance Co. R/A Richard H. Parker, Jr. 515 East Burnside Street Portland, OR 97214

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 December 2, 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 entity.
Thille
Kelly D. Sutherland
State of Washington )
County of Clark )
On this 2 <sup>nd</sup> day of <u>Do on Ore</u> , in the year 20 <u>00</u> , before me the undersigned, a Notary Public in and for said County and 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
Driday a. Brace
Notary Public 3 : PUBLIC :
My Commission Expires 5/04/05

Lender Loan #: 5101006871

### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Bounsoung Kongkeoviman, unmarried man, as grantor, to First American, as Trustee, in favor of PNC Mortgage Corp. of America, as Beneficiary, dated February 14, 2001, recorded February 26, 2001, in the mortgage records of Klamath County, Oregon, in Book No. M01, at Page 7505, beneficial interest now held by Washington Mutual Bank, FA, fka Washington Mutual Home Loans, Inc., fka PNC Mortgage Corp. of America, covering the following described real property:

Lot 529 in Block 127 of MILLS ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

COMMONLY KNOWN AS: 2436 Vine Avenue, Klamath Falls, OR 97601

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 \$445.74 from July 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:

\$45,924.04, together with interest thereon at the rate of 7.00000% per annum from June 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 April 2, 2003, 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.

KELLY D. SUTHERLAND

Successor Trustee

Dated 11/25/02

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

Lender Loan #:

5101006871

## PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF OREGON COUNTY OF	Klamath			COURT	CASE NO	Ø	
I hereby certify that I se copies or original, certif	erved the foregoing individual fied to be such by the Attorne	s or other by for the	r legal entities to Plaintiff/Defend	be served, ant, as follow	named below, s:	by delivering or l	eaving true
☐ Small Claim☐ Summons☐ Complaint☐ Answer	☐ Order☐ Motion☐ Affidavit☐ Restraining G	Order	☐ Subpoo	ı	☐ Writ of Ga	Notice of Sale	ment
For the within named:	occupants	oF	2436	Vinc	ave,	Klamati	FALLS, OR
E PERSONALLY SE	ERVED: Original or True C	Copy to w	vithin named,	personally a	ınd in person	to:	address below
Bounson	KongKeo	V. M	an			at the a	address below.
☐ SUBSTITUTE SE a person over the	RVICE: By delivering an o	Original of the place	or True Copy t e of abode of	o the within na	amed at said	abode shown I	pelow for:
OFFICE SERVIC	E: At the office which he/s	she main	tains for the c	onduct of b	usiness as sh _ , the perso	nown at the add	Iress below, by ently in charge.
SUIT UNDER A	PRPORATIONS, LIMITED COMMON NAME.						
орон	Corporation, Limited Partnershi	p, etc.	, -,	<b>(-7</b>			
to:			_ who is a/th	e			thereof, or
(b) leaving such t	rue copy with		,	the person	who is appa	rently in charge	of the office of thereof.
OTHER METHOL							
and diligent sear	ertify that I received the w ch and inquiry, I hereby re	turn that	I have been u	nable to find	d, the within I	named respond	lent,
2436		a r	ave				
ADDRESS OF SERVICE	STRE	ET			UN	IIT / APT ./ SPC#	
	V.'. STRE Klamath	FA	115		OR	<u>97</u>	601
	CITY				STATE		ZIP
that I am not a party to	am a competent person 18 ye o nor an officer, director, or e by me is the identical persor	mployee :	of nor attorney t	or any party,	corporation of	rvice or the State r otherwise, that t	of Oregon and the person, firm

DATE OF SERVICE

Or not found
PRINTED IN OREGON

| Company | Compa

ES FORMULE, SIGNATURE

#### TRUSTEE'S NOTICE OF SALE

PNC MORTGAGE CORP. OF AMERICA vs	ORIGINAL  AFFIDAVIT/PROOF OF SERVICE  Client # 02-15801
BOUNSOUNG KONGKEOVIMAN	) ) )
STATE OF OREGON ) COUNTY OF MULTNOMAH ) SS.	
NOTICE OF SALE was served to all occupant(s) I THE OCCUPANTS WERE SERVED IN THE I I served Occupant(s), Bounsoung Kongkeoviman I served All Occupants over 18 years old by SUBS person over the age of 14 and who is an occupant of ALL SEARCH AND SERVICE WAS MADE W	by PERSONAL SERVICE ETITUTE SERVICE TO Bounsoung Kongkeoviman, a of the described residence., WITHIN THE COUNTY OF KLAMATH dent of said State, not a party to nor an officer, director or or otherwise and knew that the person, firm, or
/s/	
Post Office by regular mail a properly addressed, p	service, as required by law, by depositing with the United States postage prepaid envelope containing a copy of the TRUSTEE'S as or older at 2436 Vine Ave., Klamath Falls, OR 97601 on Subscribed to and sworn to before me this
OFFICIAL SEAL  V. T. WONG  NOTARY PUBLIC-OREGON COMMISSION NO. 323304	18th day of December, 2002 by Jefferson State  (1)  Notary for the State of Oregon

## 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 # 5417				
Notice of Sale/Kongkeoviman				
a printed copy of which is hereto annexed,				
was published in the entire issue of said				
newspaper for: ( 4 )				
Four				
1 Out				
Insertion(s) in the following issues:				
• •				
January 8, 15, 22, 29, 2003				
Total Cost: \$783.00				
$\mathcal{S}$ .				
Ja 2 Will				
Subscribed and sworn				
before me on: January 29, 2003				
21				
inher o duha				

#### TRUSTEE'S NOTICE OF SALE 02-15801

A default has occurred under the terms of a trust deed made by Bounsoung Kongkeoviman, unmarried man, as grantor, to First American, as Trustee, in clary has declared favor of PNC Mortall sums owing on gage Corp. of America, as Beneficiary, dated February 14, 2001, recorded February 26, 2001, in the mortgage records of County, Klamath Oregon, in Book No. Mol, at Page 7505, beneficial interest now held by Wash-Ington Mutual Bank, FA, fka Washington together Home costs, Mutual Inc., Loans, PNC of America, the Corp. property:

Lot 529 in Block 127 WHEREFORE, no-of MILLS ADDI- tice hereby is given TION TO THE CITY that the undersigned thereof on file in the cord with the standoffice of the County Clerk of Klamath County, Oregon. COMMONLY CNOWN AS: 2436 Vine Avenue, Kla-OR math Falls,

97601.

Both the beneficiary: and the trustee have elected to sell the said real property to satisfy the obliga-tions secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes the 86.735(3); fault for which the foreclosure is made grantor's failure to pay when due the following sums:

payments in the sum of \$445.74 from July 1, 2002, to-

with gether disbursecosts, ments, and/or fees incurred or paid by beneficiary the and/or trustee, their employees, agents or assigns.

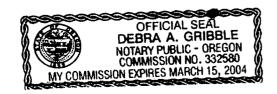
By reason of said all sums owing on the obligation sethe obligation cured by said trust immediately deed due and payable, said sum being the following, to-wit:

\$45,924.04, with interest thereon at the rate 7.00000% per annum from June 1, 2002, with all disbursefka ments, and/or fees Mortgage incurred or paid by beneficiary covering the follow- and/or trustee their ing described real employees, agents or assigns.

KLAMATH trustee will on April FALLS, according 2, 2003, at the hours to the official plat of 11:00 AM, in acard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Kla-math Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder 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 intere. with any which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby SA. cured and the costs expenses of Also, please be ad-including a vised that pursuant and expenses " of şale,

all 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 principal the 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 quired under the obligations or trust deed, and in addition to paying said sums or tendering performance the 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 provided amounts by said ORS 86.753.

> 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 other person anv 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.



My commission expires March 15, 2004

Notary Public of Oregon

on the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections is in default. This shall serve as notice that the beneficiary shall ber 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 construed to be attempt to collect

attempt to collect ie outstanding indebtedness or hold you personally liable for the debt.

Dated November 25, 2002 By: Kelly D. Sutherland, Successor Trustee. Shapiro & Kreisman 201 NE Park Plaza Drive, #150, Vancouver, WA 98684. (360) 260-2253. #5417 January 8, 15, 22, 29, 2003.

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253 02-15801

### CERTIFICATE OF NON-MILITARY SERVICE

STATE OF	WASHINGTON	).
		) SS
County of _	CLARK	)

THIS IS TO CERTIFY THAT I, Lynnette S. Allen, am the Assistant Vice President and Attesting Assistant Secretary of Washington Mutual Bank, FA, successor by merger to Washington Mutual Home Loans, Inc., fka PNC Mortgage Corp. of America, the current beneficiary in that certain trust deed in which Bounsoung Kongkeoviman, unmarried man, as grantor, conveyed to First American, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 14, 2001, and recorded February 26, 2001, in the mortgage records of said county, in Book No. M01, at Page 7505, Document/Instrument/Recorder's Fee No. None; thereafter a Notice of Default with respect to said trust deed was recorded November 22, 2002, Book No. None, Page No. None, Document/Instrument/Recorder's Fee No. M02-67755, 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 April 2, 2003; 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 by merger to Washington Mutual Home Loans, Inc., fka PNC Mortgage Corp. of America

Beneficiary

ynnette S. Allen, Assistant Vice President and Attesting Assistant Secretary

STATE OF WASHINGTON	)
	) SS.
COUNTY OF CLARK	)

On this day of volume, 2003, 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 Assistant Vice President and Attesting Assistant 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: 5/89/05

Loan #: 5101006871