AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 03-16316

State of Oregon, County of Klamath
Recorded 09/16/03 / 300 m
Vol M03 Pg 6889-977
Linda Smith, County Clerk
Fee \$ 6/50 # 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:

T. L. Jones, Jr. 129 West Oregon Avenue Klamath Falls, OR 97601

State of Oregon Attorney General State of Oregon Justice Building Salem, OR 97310

CitiFinancial, Inc. R/A: CT Corporation System 388 State Street, Suite 420 Salem, OR 97301

Citifinancial, Inc. 2848 South 6th Street Klamath Falls, OR 97603

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 June 2, 2003. 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.

Kelly D. Sutherland

State of Washington)

County of Clark

On this 200 day of 1, in the year 2003, 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

Notary Public

My Commission Expires 5/49/05

Lender Loan #: 5101004256

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by T.L. Jones, Jr., as grantor, to First American, as Trustee, in favor of PNC Mortgage Corp. of America, as Beneficiary, dated February 16, 2001, recorded February 28, 2001, in the mortgage records of Klamath County, Oregon, in Volume M01, at Page 7919, beneficial interest now held by Washington Mutual Bank, F.A., successor by merger to Washington Mutual Home Loans, Inc., fka PNC Mortgage Corp. of America, covering the following described real property:

Lot 7, Block 36, BUENA VISTA 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: 129 West Oregon 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 \$392.09 from February 1, 2003, 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:

\$40,374.53, together with interest thereon at the rate of 6.62500% per annum from January 1, 2003, 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 1, 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 <u>\$/27/03</u>

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 #:

5101004256

PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF: OREGON COUNTY OF: KLAMATH

I hereby certify that I served the foregoing Individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE FOR THE WITHIN NAMED: OCCUPANTS OF 129 WEST OREGON AVENUE KLAMATH FALLS, OREGON 97601 (X) PERSONNALLY SERVED: Original or True Copy to within named, personally and in person to T.L. Jones at the address below. (X) SUBSTITUE SERVICE: By delivering an Original or True Copy to T.L. Jones, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for. All other occupants OTHER METHOD: By leaving an Original or True Copy with NON OCCUPANCY: I certify that I received the within document(s) for service on and after personal inspection, I found the above described real property to be unoccupied. (X) SUBSTITUTE SERVICE MAILER: That on the 5th day of June, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Occupant(s) at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made. 129 West Oregon Avenue Klamath Falls, OR 97601 ADDRESS OF SERVICE I further certify that I am a competent person 18 years of age or older and a resident of the state of service 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, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action. June 4, 2003 10:55 a.m. DATE OF SERVICE TIME OF SERVICE or non occupancy Dated this 5th day of June. 2003. Subscribed and sworn to before me by Roberts

STATE OF OREGON. **COUNTY OF KLAMATH**

1 engl # 5070

I, Larry L. Wells, Business Manager, being first duly sworn, depose and sav 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

Logai # 0010	
Notice of Sale/Jones	
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a printed copy of which is hereto anne	xed,
was published in the entire issue of sa	iđ
newspaper for: (4)	
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Insertion(s) in the following issues:	
July 9, 16, 23, 30, 2003	
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Total Cost: \$810.00	
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Subscribed and swom	
before me on: July 30, 2003	
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LAWILL IN X WILL	
Notary Public of Oregon	

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by T.L. Jones, Jr., as grantor, to First American, as Trust-ee, in favor of PNC Mortgage Corp. of America, as Beneficiary, dated February 16, 2001, recorded February 28, ed Perruary 20, 2001, in the mort-gage records of Kla-math County, Ore-gon, in Volume M01, at Page 7919, benefi-cial Internat now cial interest now held by Washington Mutual Bank, FA, successor by merger to Washington Mutu-al Home Loans, Inc., fka PNC Mort-gage Corp. of Amer-ica, covering the following described real property:

Lot 7, Block 36, BUENA VISTA AD-DITION to the City Klamath Falls, according to the offi-cial plat thereof on file in the Office of the County Clerk of Klamath County, Oregon, COMMON-LY KNOWN AS: 129 West Oregon Avenue, Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured said trust deed and a notice of default has been recorded pur-suant 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 \$392.09 from February 1, 2003 together with all costs, disburse-ments, and/or fees

incurred or paid by the beneficiary and/or trustee, their employees, or assigns.

By reason of said default the benefi-clary has declared all sums owing on the obligation secured by said trust deed. Immediately due and payable, said sum being the following, \$40,374.53 to-wit: together with interest thereon the rate 6.62500% per annum from January 1, 2003 together with all costs. disbursements, and/or fees incurred or paid by beneficiary the and/or trustee, their employees, agents or assigns.

WHEREFORE, no-tice hereby is given that the undersigned trustee will on Octo-ber 1, 2003 at the hour of 11:00 AM in accord with the standard time established 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 high-est 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 cured and the costs and expenses of including sale. a reasonable charge by the trustee. No- clary is allowed to tice is further given conduct property in-

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 foreclo-sure 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 capa-ble of being cured tendering performance quired under the obligations or trust deed, and in addi-tion to paying said sums or tendering the performance necessary to cure the default, by paying said sums or tendering the per-formance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obliga-tion and trust deed, together with trust-ee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

construing this notice, the mascu-itne gender includes any successor in interest to the grantor as well as any other person owing an ob-ligation, the per-formance 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 benefi-

My commission expires March 15, 2004 OFFICIAL SEAL DEBRA A. GRIBBLE NOTARY PUBLIC - OREGON COMMISSION NO. 332580 MY COMMISSION EXPIRES MARCH 15, 2004

spections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

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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 ilable for the debt.

Dated: May 27, 2003.
By: Kelly D. Sutherland, Successor
Trustee, State of
Washington, County
of Clark. I, the undersigned certify
that the foregoing
instrument is a complete and exact copy
of the original Trustee's Notice of Sale.
Shapiro, & Kreisman, 2018. ME Park
Plaza Dista, #150,
Vancouver WA
98684. (380) 2602253. Lender Loan
#: 5101004256.
#9970 July 9, 16, 23,
30, 2003.

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253 03-16316

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF <u>WASHINGTON</u>)	
County of <u>CLARK</u>)	SS.

THIS IS TO CERTIFY THAT I, Lynnette S. Allen, am the Assistant Vice President and Attesting Assistant Secretary of Washington Mutual Bank, F.A., 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 T.L. Jones, Jr., as grantor, conveyed to First American, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 16, 2001, and recorded February 28, 2001, in the mortgage records of said county, in Book No. M01, at Page 7919; thereafter a Notice of Default with respect to said trust deed was recorded May 27, 2003, Book No. M03, Page No. 35699, 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 1, 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, F.A., successor by merger to Washington Mutual Home Loans, Inc., fka PNC Mortgage Corp. of America

Beneficiary

Vinette & Allen

Assistant Vice President and Attesting Assistant Secretary

STATE OF <u>WASHINGTON</u>)

COUNTY OF <u>CLARK</u>)

On this Salember, 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 hereinahove written.

Notary Public for State indicated above

My commission expires:

Loan #: 5101004256