Vol. MO3 Page 82068

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 03-16592

State of Oregon, County of Klamath
Recorded 11/04/03 / 1/48 om
Vol M03 Pg 82068-76
Linda Smith, County Clerk
Fee \$ 60 # of Pgs 9

ATE 57402 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:

Robert E. Day 801 North 8th Street Klamath Falls, OR 97601

Lorraine G. Day 801 North 8th Street Klamath Falls, OR 97601

Robert E. Day 69 Jadwind #48 Richland, WA 99352

Lorraine G. Day 69 Jadwind #48 Richland, WA 99352

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 29, 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.

State of Washington)

County of Clark

On this 29 day of _____, 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 11/29/03

Lender Loan #: 5100905453

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Robert E. Day and Lorraine G. Day, husband and wife as Joint Tenants, with Rights of Survivorship, as grantor, to First American, as Trustee, in favor of PNC Mortgage Corp. of America, as Beneficiary, dated March 8, 2000, recorded March 14, 2000, in the mortgage records of Klamath County, Oregon, in Book No. M00, at Page 8319, beneficial interest having been assigned to Washington Mutual Bank, F.A., successor by merger to Washington Home Loans, Inc. fka PNC Mortgage Corp. of America, covering the following described real property:

All of Block B, First Addition to Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon COMMONLY KNOWN AS: 801 North 8th Street, 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 \$637.74 from December 1, 2002, monthly payments in the sum of \$650.13 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:

\$61,286.91, together with interest thereon at the rate of 8.37500% per annum from November 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 December 3, 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.

Dated 7/21/03

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

Successor Trustee

Lender Loan #:

5100905453

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 801 NOR | TH 8TH STREET | KLAMATH FALLS, OR | REGON |
|--|---|---------------------|----------------------------------|----------------------------|
| (X) PERSONNALLY SERVI Sherry Grimes at the addres | ED: Original or True Copy to was below. | ithin named, persor | ally and in person to <u>Jam</u> | es Grimes and |
| ` | By delivering an Original or True of the within named at said abo | • • | • | (s) over the age of 14 who |
| OTHER METHOD: | By leaving an Original or Tr | ue Copy with | | |
| | 7: I certify that I received the und the above described real | | | and after |
| Sale addresses to all other | VICE MAILER: That on the r Occupants at the address state substitute service was made. | | | |
| State of Oregon and that I | a competent person 18 years of am not a party to nor an office that the person, firm or corpo | er, director, or en | nployee of nor attorney | for any party, |
| July 29, 2003 DATE OF SERVICE Or non occupancy | 11:45 A.M. TIME OF SERVICE | Ву: _ | Ed Foreman | emil. |
| Dated this 31st day of July, 2 | | | | · |
| Subsedhed and awars to had | from ma hu Ed Ford | ma | | |

Notary Public for Oregon



expenses

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Weils, 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 # 6084 |
|--|
| Notice of Sale/Day |
| 110000 01 0010 017 |
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| |
| a printed copy of which is hereto annexed, |
| • |
| was published in the entire issue of said |
| newspaper for: (4) |
| Four |
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| |
| Insertion(s) in the following issues: |
| September 3, 10, 17, 24, 2003 |
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| Total Costs 6922 EA |
| Total Cost: \$823.50 |
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| School and and a school and a s |
| Subscribed and sworn |
| Subscribed and sworn before me on: September 24, 2003 |
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| John a Aught a |
| Jepra a Supre |
| Notary Public of Oregon |
| read for a supplemental supplem |
| My commission expires March 15, 2004 |

TRUSTEE'S NOTICE OF SALE

03-16592 A default has occurred under the terms of a trust deed made by Robert I. Day and Lorraine G. Lorraine G. and Lorraine G.
Day, husband and
wife as Joint Tenants, with Rights of
Survivorship, is
grantor, to First
American, as Trustee, in favor of PNC
Mortage Corn of ee, in favor of PNC Mortgage Corp. of America, as Beneficiary, dated March 8, 2000, recorded March 14, 2000, in the mortgage records of Klamath County Oregon, in Book No. M00 at Page 8319, beneficial interest having been assigned to Washington Mutual Bank, F.A., successor by merger to Washing-ton Home Loans, Inc. fka PNC Mort-gage Corp. of America, covering the following described real property:

All of Block B, First Addition to Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon COMMONLY KNOWN AS: 801 North 8th Street, 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 the foregoing ob in the sum of \$637.74 from December 1, cured and the company the company that the foregoing ob the foregoing ob the foregoing obtained the company that the foregoing obtained the foregoing obtain

ments in the sum of \$560.13 from February 1, 2003, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or irustee, 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:

\$61,286.91, together with interest thereon at the rate of 8.37500% per anaum from November 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, tice hereby is given that the undersigned trustee will on De-cember 3, 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 Court-house, 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 dead, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obliga-

including sale. reasonable charge by the trustee. No-tice 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 capa-ble of being cured by tendering the performance guired 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 in-curred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the ferninine 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.

trust deed, to satisfy the foregoing obligations thereby secured and the costs 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 Coliection 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: July 28, 2003, By: Kelly D. Sutherland, Successor Trustee. Lender Loan #5100905453. 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 & Krelsman, 201 NE Park Plaza Drive, #150, Vancouver, WA 98684. (360) 260-2253. #6084 September 3, 10, 17, 24, 2003.

AFTER RECORDING RETURN TO: Shapiro & Kreisman 201 NE Park Plaza Drive, #150 Vancouver, WA 98684 (360) 260-2253 03-16592

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, F.A., successor by merger to Washington Home Loans, Inc. fka PNC Mortgage Corp. of America,, the current beneficiary in that certain trust deed in which Robert E. Day and Lorraine G. Day, husband and wife as Joint Tenants, with Rights of Survivorship, as grantor, conveyed to First American, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated March 8, 2000, and recorded March 14, 2000, in the mortgage records of said county, in Book No. M00, at Page 8319; thereafter a Notice of Default with respect to said trust deed was recorded July 24, 2003, Book No. none, Page No. none, Document/Instrument/Recorder's Fee No. M03-52382, 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 December 3, 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 Home Loans, Inc. fka PNC Mortgage Corp. of America

Lynnette/S. Allen,

Assistant Vice President and Attesting Assistant Secretary

Beneficiary

| STATE OF <u>WASHINGTON</u> |) |
|----------------------------|---------------|
| COUNTY OF CLARK |) SS . |
| COUNTY OF CLARKE | , |

On this 3 day of 2008, 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: 7/29/57

NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES JULY 29, 2007

CALIFORNIA ROCHA

Loan #: 5100905453