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RECORDING COVER SHEET Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 08/20/04 //: Z9 a m
Vol M04 Pg 55048-54
Linda Smith, County Clerk
Fee \$ 7/00 # of Pgs

38 1912 After recording return to:

Northwest Trustee Services, Inc. Attention: Shannon Blood P.O. Box 997 Bellevue, WA 98009-0997

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

Original Grantor(s) on Trust Deed: Thomas A. Belter and Tammy E. Belter, husband and wife

Beneficiary: Mortgage Electronic Registration Systems, Inc solely as nominee for Waterstone Mortgage

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.

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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:

Thomas A. Belter 11302 Red Wig Loop Klamath Falls, OR 97603

Tammy E. Belter 11302 Red Wig Loop Klamath Falls, OR 97603

Thomas A. Belter 5534 South 6th Street, AMB #162 Klamath Falls, OR 97603 Thomas A. Belter P.O. Box 923 Keno, OR 97627

Tammy E. Belter P.O. Box 923 Keno, OR 97627

Tammy E. Belter 5534 South 6th Street, AMB #162 Klamath Falls, OR 97603

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 continued in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 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.

STATE OF WASHINGTON

COUNTY OF KING

) ss.

I certify that I know or have satisfactory evidence that LUND MAGNO 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.

KAREN MICHELLE HARDY

STATE OF WASHINGTON
NOTARY — • — PUBLIC

MY COMMISSION EXPIRES 03-47-07

NOTARY PUBLIC in and for the State of

Washington, residing at

My commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Belter, Thomas A. and Tammy E.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7081.20619

After recording return to:

Northwest Trustee Services, Inc.

Successor by merger to Northwest Trustee Services, PLLC

(formerly known as Northwest Trustee Services, LLC)

Attn: Shannon Blood

P.O. Box 997

Bellevue, WA 98009-0997

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Thomas A. Belter and Tammy E. Belter, husband and wife, as grantor, to Aspen Tirle & Escrow, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc solely as nominee for Waterstone Mortgage, as beneficiary, dated 10/09/03, recorded 10/10/03, in the mortgage records of Klamath County, Oregon, as Vol M03 Page 75683, covering the following described real property situated in said county and state, to wit:

Lot 4, Block 29, Fifth Addition to Klamath River Acres, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 11302 Red Wig Loop

11302 Red Wig Loop 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 \$1,094.51 beginning 01/01/04; plus late charges of \$39.51 each month beginning 01/16/04; plus prior accrued late charges of \$0.00; plus advances of \$752.79; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: \$123,291.13 with interest thereon at the rate of 6.625 percent per annum beginning 12/01/03; plus late charges of \$39.51 each month beginning 01/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$752.79; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 17, 2004 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 for reinstatement or payoff quotes requested pursuant to DRS 86.745 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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.

The trustee's rules of auction may be accessed at <u>www.northwesttrustee.com</u> and are incorporated by this reference. You may also access sale status at <u>www.northwesttrustee.com</u>.

Northwest Trustee Services, Inc.

Dated:	Assistant Vice President Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as
For further information, please contact:	Northwest Trustee Services, LLC)
Shannon Blood Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7081.20619/Belter, Thomas A. and Tamn	ny E.
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.

55052

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON

County of KLAMATH

I, DAVE DAVIS, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the State of Oregon. I am not a party to, an attorney in, or interested in any suit or action involving the property described below.

That on the 20TH day of MAY, 2004, after personal inspection, I found the following real property to be unoccupied.

11302 RED WIG LP, KLAMATH FALLS OR 97603

DAVE DAVIS. BASIN PROSERVE,

CLEVELAND LEGAL SUPPORT SERVICE PO BOX 5358

CENTRAL POINT OR 97502 541-665-5162

SUBSCRIBED AND SWORN to before me this 28 day of <u>MAY</u>, 2004.

> Notary Public for Oregon My commission expires: 8/12/07

OFFICIAL SEAL DENNIS GATES NOTARY PUBLIC - OREGON COMMISSION NO. 369920 MY COMMISSION EXPIRES AUGUST 12, 2007

STATE OF OREGON, **COUNTY OF KLAMATH**

Legal # 6785

I, Jeanine P. Day, 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 I know from my personal knowledge that the

Notice of Sale/Belter
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: June 24, July 1, 8, 15, 2004
Total Cost: \$1,008.00
Jeanine Play
Subscribed and sworn
perfore me on: July 15, 2004
De Ca Supplie
Notary Public of Oregon
My commission expires March 15, 2008

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Thomas A. Belter and Tammy E. Belter, husband and wife, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee Waterstone Mortgage, as beneficiary, 10/09/03, dated recorded 10/10/03, in the mortgage records of County, Klamath Oregon, as Vol M03, Page 75683, covering the following described real property situated in said said county and state, to

Lot 4, Block 29, Fifth Addition to Klamath River Acres, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon. PROPER-Oregon. ADDRESS: 11302 Wing Red Klamath Loop, Kla Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the real property to sat-isfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised 86.735(3); Statutes the default for which foreclosure is made is grantor's failure to due the following sums: monthly payments of \$1,094.51 failure to pay when due the following plus late charges of \$39.51 each month beginning 01/16/04; plus prior accrued charges \$0.00; plus advances of \$752.79; together with title expense, costs, trustee's fees

incurred herein by reason of said de-fault; any further sums advanced by the beneficiary for the protection of the above described real property and its in-terest therein; and prepayment penalties/premiums, applicable.

reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust immediately deed and payable, due said sums being the following, to wit: \$123,291.13 with interest thereon at the rate of 6.625 percent annum begin-12/01/03; plus per nina charges late \$39.51 each month beginning 01/16/04 until paid; plus prilate accrued or charges of \$0.00; plus advances \$752.79; toge together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its in-terest therein; and prepayment penalties/premiums, applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 17, 2004 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, Main Street, in the City of Klamath Falls, County of Klamath, State of Ore-gon, sell- at public gon, sell at public the trust deed rein-auction to the high-est bidder for cash to the beneficiary of and attorney's fees the interest in the 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 se-cured and the costs tions expenses and including sale. reasonable charge by the trustee. Notice is further given that for reinstate-ment or payoff ment payoff quotes requested pursuant 86.745 must be timely communicated in written that complies that statute addressed to the trust-ee's "Urgent Request Desk" either by personal delivery the trustee's to physical offices (call for address) or by first class, certified mail, return receipt requested, dressed to the trustee's post office box address set forth in this notice. Due to conflicts potential with federal law, persons having no record legal or equitable interest in the subject property will only receive infor-mation concerning concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. 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 proceed-

dismissed

the trust deed rein-

entire amount

ina

and



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 in-curred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not the exceeding amounts provided by said ORS 86.753. Requests from per-sons named in ORS 86.753 for reinstate-ment quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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.

The trustee's rules of auction may be accessed at www.northwest-frustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com.

Dated: May 19, 2004. By: Shannon Blood, Assistant Vice Pres-Northwest ident. Trustee Services. Inc. is successor by merger to North-west Trustee Serv-ices, PLLC (formerly known as Northwest Trustee Services, LLC). For furinformation ther contact: please Blood, Shannon Trustee Northwest Northwest Irustee Services, Inc., PO Box 997, Bellevue, WA 98009-0997. (425) 586-1900. File No. 7081.20619/Belter, Thomas A. Tammy E. #6785 June 24, July 1, 8, 15, 2004. RECTO 2.3 201