

04 SEP 1 PM 12:03

Vol M04 Page 58556

RECORDING COVER SHEET
Pursuant to ORS 205.234

State of Oregon, County of Klamath
Recorded 09/01/04 12:03 P m
Vol M04 Pg 58556-62
Linda Smith, County Clerk
Fee \$ 66.00 # of Pgs 7

After recording return to:

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

1st 389269

1. AFFIDAVIT OF MAILING
2. TRUSTEE'S NOTICE OF SALE
3. AFFIDAVIT OF NON-OCCUPANCY
4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Kenneth P. Ritchie and Alicia Ritchie an estate in fee simple as tenants by the entirety

Beneficiary: Gateway Financial Services, an 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.

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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

58557

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:

Kenneth P. Ritchie
125 West Oregon Avenue
Klamath Falls, OR 97601

Kenneth P. Ritchie
121 Jefferson Street
Klamath Falls, OR 97601

Alicia Ritchie
125 West Oregon Avenue
Klamath Falls, OR 97601

Alicia Ritchie
121 Jefferson Street
Klamath Falls, OR 97601

First Indiana Bank
135 North Pennsylvania Street
Indianapolis, IN 46204

Beneficial Oregon Inc.
1345 Center Drive, Suite D
Medford, OR 97501

Beneficial Oregon Inc.
577 Lamont Road
Elmhurst, IL 60126

Beneficial Mortgage Company
Household Finance Corporation
961 Weigel Drive
Elmhurst, IL 60126

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 5/25/04. 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.

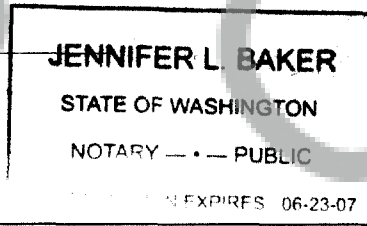
STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Justin Botchek 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.

Dated: 5/25/04



Jennifer Baker
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 6-23-07

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
Ritchie, Kenneth P. and Alicia
Grantor
to
Northwest Trustee Services, Inc.,
Trustee

File No. 7301.22679

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC
(formerly known as Northwest Trustee Services, LLC)
Attn: Kathy Taggart
P.O. Box 997
Bellevue, WA 98009-0997

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Kenneth P. Ritchie and Alicia Ritchie an estate in fee simple as tenants by the entirety, as grantor, to First American Title, as trustee, in favor of Gateway Financial Services, an Oregon corporation, as beneficiary, dated 04/08/99, recorded 04/14/99, in the mortgage records of Klamath County, Oregon, as Volume M99 Page 13514 and subsequently assigned to Mortgage Electronic Registrations Systems, Inc. by Assignment recorded as Vol. MOO Page 3564, covering the following described real property situated in said county and state, to wit:

Lots 8 and 9 in Block 36 in Buena Vista Addition to the City of Klamath Falls, Oregon, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 125 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 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 \$541.15 beginning 03/01/04; plus late charges of \$26.11 each month beginning 03/16/04; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$74,998.40 with interest thereon at the rate of 6.875 percent per annum beginning 02/01/04; plus late charges of \$26.11 each month beginning 03/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 24, 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 ORS 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.

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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.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com.

Dated: May 14, 20 04

Northwest Trustee Services, Inc.

By

Assistant Vice President

Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)

For further information, please contact:

Kathy Taggart
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No.7301.22679/Ritchie, Kenneth P. and Alicia

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.

58560

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 17TH day of MAY, 2004, after personal inspection, I found the following real property to be unoccupied.

125 WEST OREGON AVE, KLAMATH FALLS OR 97601



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 24 day of
MAY, 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

Affidavit of Publication

58561

STATE OF OREGON, COUNTY OF KLAMATH

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

Legal # 6787

Notice of Sale/Ritchie

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

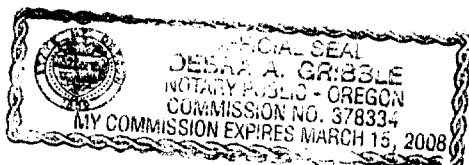
Insertion(s) in the following issues:
June 24, July 1, 8, 15, 2004

Total Cost: \$1,022.00

Jeanine P. Day
Subscribed and sworn
before me on: July 15, 2004

Debra A. Grizzle
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 Kenneth P. Ritchie and Alicia Ritchie, an estate in fee simple as tenants by the entirety, as grantor, to First American Title, as trustee, in favor of Gateway Financial Services, an Oregon Corporation, as beneficiary, dated 04/08/99, recorded 04/14/99, in the mortgage records of Klamath County, Oregon, as Volume M99, Page 13514 and subsequently assigned to Mortgage Electronic Registrations Systems, Inc. by Assignment recorded as Vol. M00, Page 3564, covering the following described real property situated in said county and state, to wit:

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plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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.

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WHEREFORE, notice hereby is given that the undersigned trustee will on September 24, 2004 at the hour of 10:00 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 ORS 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 proceed

ing 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 www.northwest-trustee.com and are incorporated by this reference. You may

also access sale status at www.northwesttrustee.com.

Dated: May 14, 2004.
By: Kathy Taggart,
Assistant Vice President,
Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC). For further information please contact: Kathy Taggart, Northwest Trustee Services, Inc., PO Box 997, Bellevue, WA 98009-0997. (425) 586-1900. File No. 7301.22679/Ritchie, Kenneth P. and Alicia.
#6787 June 24, July 1, 8, 15, 2004. 3

RECEIVED
JUN 24 2004