RECORDING COVER SHEET Pursuant to ORS 205.234

State of Oregon, County of Klamath Recorded 11/29/2004 11 40 A m Vol M04 Pg 916716 - 83 Linda Smith, County Clerk Fees 716.00 # of Pgs

After recording return to:

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

15 436534

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

Original Grantor(s) on Trust Deed: Douglas S. McNair and Jaqueline L. McNair

Beneficiary: Washington Mutual Bank

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:

Douglas S. McNair 1028 Jefferson Street Klamath Falls, OR 97601

Jacqueline L. McNair 1028 Jefferson Street Klamath Falls, OR 97601

Occupant(s) 1028 Jefferson Street Klamath Falls, OR 97601

First Card Services, Inc. c/o Derrick McGavic 941 West 3rd Avenue Eugene, OR 97440

Douglas S. McNair 2122 Southeast 8th Street Lincoln City, OR 97367

Jacqueline L. McNair 2122 Southeast 8th Street Lincoln City, OR 97367

The Klamath Tribes Housing Authority 905 Main Street, #613 Klamath Falls, OR 97601

First Card Services, Inc. c/o Derrick McGavic P.O. Box 10163 Eugene, OR 97440

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 B124. 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)) cc	
COUNTY OF KING)) ss.	

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: */21/01/

CHRISTOPHER S. ASHCRAFT
STATE OF WASHINGTON
NOTARY---- PUBLIC
MY COMMISSION EXPIRES 3-09-06

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

McNair, Douglas S. and Jacqueline L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

istee File No. 7763.20287

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

SUPPLEMENTAL 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'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:

First Card Services, Inc., c/o Viking Collection Service, Inc. 11095 Viking Drive/P.O. Box 59207 Minneapolis, MN 55459

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.

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)

Dated: SEPRIBER 24, 2004

NOTARY PUBLIC in and for the State of Washington, residing at Scottle My commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

McNair, Douglas S. and Jacqueline L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7763.20287

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC
(fka Northwest Trustee Services, LLC)
Attn: Chris Ashcraft
P.O. Box 997
Bellevue, WA 98009-0997

KEN L. PATNER

STATE OF WASHINGTON

NOTARY ---- PUBLIC

UY CCHNISSION EXPIRES 1-30-06

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Douglas S. McNair and Jaqueline L. McNair, as grantor, to Mountain Title Company, an Oregon corporation, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated 11/16/95, recorded 12/05/95, in the mortgage records of Klamath County, Oregon, as Vol. M95 Page 33198, covering the following described real property situated in said county and state, to wit:

Parcel 1: That portion of Lot 8, Block 50, Nichols 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, more particularly described as follows: Beginning at the Northwesterly corner of said Lot 8, running thence Northeasterly five feet to the True Point of Beginning, continuing thence Northeasterly along the South line of Jefferson Street, (formerly Bush Street) 44 feet; thence Southeasterly to a point on the Westerly line of 11th Street 37 feet distant from the Northeasterly corner of Block 50; thence Southeasterly along the Easterly line of said Lot 8 a distance of 43 feet; thence Southwesterly at right angles to 11th Street a distance of 45 feet; thence Southeasterly at right angles to Jefferson Street a distance of 30 feet; thence Southwesterly at right angles to 11th Street a distance of 15 feet; thence Northwesterly at right angles to Jefferson Street a distance of 110 feet, more or less, to the Point of Beginning. Parcel 2: A portion of Lot 8, Block 50, Nicholas 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, more particularly described as follows: Beginning at a point on the Easterly line of Lot 8, Block 50, of Nicholas Addition to the City of Klamath Falls, Oregon, 10 feet Northwesterly from the most Easterly corner of said Lot 8; thence Northwesterly on the Easterly line of said Lot 8, 30 feet; thence at right angles to Eleventh Street, 45 feet Southwesterly; thence Southeasterly and parallel to Eleventh Street 30 feet; thence Northeasterly and at right angles to Eleventh Street 45 feet to the Place of Beginning.

PROPERTY ADDRESS:

1028 Jefferson Street 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 \$525.18 beginning 05/01/04; plus late charges of \$16.41 each month beginning 05/16/04; plus prior accrued late charges of \$32.26; 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: \$41,148.93 with interest thereon at the rate of 7.75 percent per annum beginning 04/01/04; plus late charges of \$16.41 each month beginning 05/16/04 until paid; plus prior accrued late charges of \$32.26; 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 December 27, 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 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.

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.

:	Northwest Trustee Services, Inc.
Dated: ,20 /*	By St. Mary
•	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:	
Chris Ashcraft Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7763.20287/McNair, Douglas S. and Jacqueline L	. .
State of Washington, County of King) ss:	
I, the undersigned, certify that the foregoing is a comp	plete 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.

		**		
IN THE	KLAMATH	COURT OF THE STATE OFCOURT CASE NO	OREGON	81681
WA MUTUAL BANK		. OOUNT OASE NO		
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KI AMATH) SS.			
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erved	(S(VACANI).			
within named		ver the age of 14 years, who re arently in charge)	sides at the usual plac	ce of abode of the
A certified/tr	ue copy of:			
Summons Motion		Writ of Garnishm	ent	Small Claims Affidavit
Motion		Citation		Subpoena
Petition	TRUSTEES NOTICE C	Notice		Decree
^_ Other:	TROUTELD HOTTOL C	n once,		
gether with a copy of				
OCCUPANTS (VACA	ANT)		EFFERSON ST 7 FACLS, OR.91	7 601
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director or e				erson,
7 (1)			AUG ,200	cf.
DAVE DAVIS (#16	;)		FFICIAL SEAL	Ť
veland Legal Support Se (541) 665-5162		HOTARY COMM	ENNIS GATES PUBLIC - OREGON ISSION NO. 369920 EXPIRES AUGUST 12, 2007	
pers FFT II	r	Remit to: CLSS. In	C. Service	Fee t

Papers Received From.	FEI LLC	
	PO BOX 219	
_	BELLEVUE	
~	WA 980	09-0219

425-458-2112

ATTN: IRENE X 1944

Remit to: CLSS, Inc. P.O. Box 5358 Cental Point, OR 97502		Service Fee		s	
		Mileage	\$		
		Rush/Emergency			
Date:	09-01-2004		\$		
CLSS File I			\$		
Client No.		Amount Paid	s	0.00	
1002	2252B	TOTAL DUE	\$		

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 # 6985
Notice of Sale/McNair
a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)
Four
1 Oui
Insertion(s) in the following issues:
Insertion(s) in the following issues:
September 30, October 7, 14, 21, 2004
Total Cost: \$1,246.00
()
Hannet Nay
Subscribed and sworn
before me on: October 21, 2004
Whom C Railby a

TRUSTEE'S NOTICE OF SALE

Reference is made to that dertain trust deed made by Doug-las S. McNair and Jaqueline McNair, as grander to Mountain Citie Company, at Cragon corporation, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated 11/16/95, recorded 12/05/95, in the mortgage re-cords of Kamath County, Oregon, as Volume M95, Page 33198, covering the following described real property situated in said county and state, to wit:

Parcel 1: That portion of Lot 8, Block 50, Nichols 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, more particular. gon, more particu-larly described as follows: Beginning at the Northwesterly corner of said Lot 8, running thence Northeasterly five feet to the True Point of Beginning. continuing thence Northeasterly along the South line of Jefferson Street, (for-merly Bush Street) feet; thence Southeasterly to a point on the Westerly line of 11th Street 37 feet distant from Northeasterly corner of Block 50; thence Southeasterly along the Easterly line of said Lot 8 a distance of 43 feet; thence Southwester ly at right angles to 11th Street a dis-tance of 45 feet; thence Southeasterly at right angles to Jefferson Street a distance of 30 feet; thence Southwester-at right angles to Street

Office of the County Clerk of Klamath County, Gragon County, Gregori more particularly described as fol-lows: Beginning at a point on the Easter-ly line of Lot 8, Block 50, of Nicholas Lot 8, 30 feet; per thence at right and ples to Eleventh Street, 45 feet South- \$16.4 westerly; mence beginned and parallel to Eleventh Street 30 feet; char thence Northeaster- plus to an at right an \$0.00 iy and at right angles to Eleventh Street 45 feet to the Place of Beginning. PROPERTY DRESS: 1028 Jefferson Street , Klamath Falls, OR 97601.

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Thence Northwesterly at right angles to
Jefferson. Street a
distance of 110 feet,
more of lees, to the
Point of Beginning,
herein by reason of
Nicholas 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.

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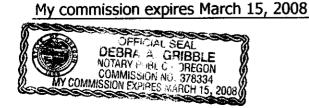
County

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Cregon Thence Northwester- ces of \$0,00; togethhiums, if applica-

y reason efault the reason of said benefilary has declared till sums owing on the obligation se-tured by the trust seed immediately tue and payable, Block 50, of Nicholas all sums owing on Addition to the the obligation sectify of Klarnath Sured by the frust Falls, Oregon, 10 leed immediately from the most Easterly confier of said sums being the collowing, to wit: Lat a thence North-westerly on the est thereon at the Easterly line of said that of 7.75 percent Lof #8, 30 feet; per annum beginper althum begin-ning 04/01/04; plus late charges of \$16.41 sach month beginning 05/16/04 until paid; plus pri-or accrued late charges of \$32.26; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's in. curred herein 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 p penalapplicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on De-cember 27, 2004 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the fol-lowing place: inside the 1st floor lobby of the Klamath County Courthouse, Main Street, Street a dis- late charges of City of Klamath of 15 feet; \$32.26; plus advan - Falls, County of Klaof Klamath



Notary Public of Oregon

math, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real prop-erty 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 r payoff requested to ORS **auates** pursuant pursuant to ORS 86.745 must be timely communicated in written request that complies with that statute addressed to the trust-ee's "Urgent Request Desk" either by personal delivery to the trustee's to the trustee's physical offices (call for address) or by first class, certified mali, return receipt requested, ad-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 inferest in the subject property will only receive infor-mation concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.north-

westfrustee.com. Notice is turther Notice is further given that any person named in ORS 86.753 has the right, at any fime prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and ing dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such perflon 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 ten-dering 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 pay-ing 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 per-sons named in ORS 86.753 for reinstatement quotes ceived less than six days prior to the date set for the frustee's sale will be honored only at the discretion of the beneficiary or if re-guired by the terms of the loan docu-ments.

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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 truef deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any:

The truster's rules of auction rijay be accessed at www. northwestrustee.co iff and are incorporated by this reference. You may also access sale status at www.northwest-trustee.com.

Dated: August 24, 2004. By: Chris Ash-craft, Assistant Vice President. Northwest Trustee Servwest trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC). For further information, please contact: Chris Ashcraft, Northwest Trustee Services, Inc., PO Box: 997, Bellevue, WA 98009-0997. (425) 586-1900. File No. 7763.20287/McNair, Douglas S. and Jac-queline L. #8985 September 30, October 7, 14, 21, 2004.

RECTI OCT 28 2004