RECORDING COVER SHEET Pursuant to ORS 205.234

State of Oregon, County of Klamath Recorded 12/08/04___//_S/cw_m Vol M04 Pg _84/54 - 6/ Linda Smith, County Clerk Fee \$ ______# of Pgs ______

After recording return to:

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

15-439270

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

Original Grantor(s) on Trust Deed: Oren W. Kaylor and Patricia J. Kaylor, husband and wife and Robert C. Sheridan and Barbara J. Kaylor-Sheridan, husband and wife

Beneficiary: Norwest Mortgage, Inc.

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 swom, 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:

Estate of Robert Sheridan 521 Pelican Street Klamath Falls, OR 97601

Estate of Oren W. Kaylor 521 Pelican Street Klamath Falls, OR 97601

Patricia J. Kaylor 521 Pelican Street Klamath Falls, OR 97601

Barbara J. Kaylor-Sheridan 521 Pelican Street Klamath Falls, OR 97601

Barbara J. Kaylor P.O. Box 1536 Klamath, OR 97601

Klamath Public Employees Federal Credit Union c/o Neal G. Buchanan 435 Oak Avenue Klamath Falls, OR 97601-6154

Barbara J. Kaylor-Sheridan P.O. Box 312 Gilchrist, OR 97737 Estate of Robert Sheridan 9655 Southwest North Dakota, #51 Tigard, OR 97223

Estate of Oren W. Kaylor 9655 Southwest North Dakota, #51 Tigard, OR 97223

Patricia J. Kaylor 9655 Southwest North Dakota, #51 Tigard, OR 97223

Barbara J. Kaylor-Sheridan 9655 Southwest North Dakota, #51 Tigard, OR 97223

Deutsche Bank National Trust Company c/o Teresa Shill 3535 Factoria Blvd. Southeast, Suite 200 Bellevue, WA 98006

Klamath Public Employees Federal Credit Union 3737 Shasta Way Klamath Falls, OR 97603

Estate of Robert Sheridan P.O. Box 312 Gilchrist, OR 97737

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.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Sheridan, Estate of Robert and Kaylor, Estate of Oren W. and Patricia J. and Kaylor-Sheridan, Barbara J.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7023.29211

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

to each person listed above, or notice was mailed with a propo of said notices was mailed afte	the such notice was mailed with postage or form to request and obtain a return reacher the notice of default and election to see	original notice of sale, each such copy was contained in a sealed envelope, with states post office at Bellevue, Washington, on
		() P
STATE OF WASHINGTON)	
COUNTY OF KING) ss.	
I certify that I know or acknowledged that (he/she) sign the instrument.	have satisfactory evidence that <u>Just</u> gned this instrument and acknowledge	is the person who appeared before me, and said person ed it to be (his/her) free and voluntary act for the uses and purposes mentioned
Dated: 9	ou	· · · · · · · · · · · · · · · · · · ·
	JENNIFER L. BAKER STATE OF WASHINGTON	No TARY PUBLIC in and for the State of Washington, residing at BUILLY
	NOTARY . DIREC	My commission expires

STATE OF WASHINGTON NOTARY --- PUBLIC MY COMMISSION EXPIRES 06-23-07

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Oren W. Kaylor and Patricia J. Kaylor, husband and wife and Robert C. Sheridan and Barbara J. Kaylor-Sheridan, husband and wife, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Norwest Mortgage, Inc., nka Wells Fargo Home Mortgage, Inc., nka Wells Fargo Bank, N.A., as beneficiary, dated 12/04/97, recorded 12/10/97, in the mortgage records of Klamath County, Oregon, as Vol 97 Page 40126, covering the following described real property situated in said county and state, to wit:

Lot 4, Block 20, Buena Vista Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 521 Pelican 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 \$578.32 beginning 04/01/04; plus late charges of \$23.13 each month beginning 04/16/04; 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: \$59,841.59 with interest thereon at the rate of 7.5 percent per annum beginning 03/01/04; plus late charges of \$23.13 each month beginning 04/16/04 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 January 7, 2005 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.may also access sale status at www.northwesttrustee.com	northwesttrustee.com and are incorporated by this reference. You
Dated: 8/26 , 20 54	Northwest Trustee Services Inc. By 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)
Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7023.29211/Sheridan, Estate of Robert and K Barbara J.	aylor, Estate of Oren W. and Patricia J. and Kaylor-Sheridan,
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.

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7023.29211/Kaylor

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Jenny Johnson, 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 Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 8th day of September 2004, after personal inspection, I found the following described real property to be unoccupied:

Lot 4, Block 20, Buena Vista Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon.

Commonly known as:

521 Pelican Street

Klamath Falls, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.

Jenny Johnson

291547

SUBSCRIBED AND SWORN to before me this day of September 2004, by Jenny Johnson.



Notary Public for Oregon

10001 # 7014

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

LCyal # /UI4
Notice of Sale/Kaylor
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:
October 14, 21, 28, November 4, 2004.
<u>Total Cost:</u> \$1,022.00
()
Jeanine & Les
Subscribed and sworn
before me on: November 4, 2004
\sim
1/2/2000

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Oren . W. Kaylor and Patricla J. Kaylor, hus-band and wife and Robert C. Sheridan and Barbara J. Kaylor-Sheridan, husband and wife, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Norwest favor of Norwest Mortgage, Inc., nka Wells Fargo Home Mortgage, Inc., nka Wells Fargo Bank, N.A. as beneficiary, Long Beach Mort-Company, as gage beneficiary, dated 12/04/97, recorded 12/10/97, the mortgage records of Klamath County, Oregon, as Vol. 97, Page 40126, covering the following described real property situated in said said county and state, to

Lot 4, Block 20, Buena Vista Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon. PROPER-TY ADDRESS: 521 Pelican Street, Kla-math 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 re-. corded 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 \$578.32 be-04/01/04; ginning plus late charges of \$23.13 each month Courthouse, beginning 02/16/04; Main Street, plus prior accrued City of K \$0.00; plus advances math, State of Ore-

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, applicable.

By reason of said default the beneficlary has declared all sums owing on the obligation se-cured by the trust deed immediately due and payable, said sums being the following, to wit: \$59,841.59 with interest thereon at the rate of 7.5 percent per per annum begin-ning 03/01/04; plus annum late charges of \$23.13 each month beginning 04/16/04 until paid; plus priaccrued late \$0.00; charges of 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, applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on January 7, 2005 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 316 in the of Klamath charges of Falls, County of Kla-\$0.00 together gon, sell at public the trust deed rein-

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 inwhich terest grantor or grantor's successors in interest acquired the execution of the trust deed, to satisfy the foregoing obligations thereby cured and the costs and expenses of sale, including reasonable charge by the trustee. Notice is further given that for reinstate-ment, or payoff payoff requested **quotes** pursuant to ORS 86.745 must be timely communicated in a written request that complies with that statute dressed to the trust-Urgent ee's Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mall, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potentiai conflicts 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-Ina dismissed

My commission expires March 15, 2008

Stated by payment to the beneficiary of to the benericiary 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 ex-penses actually in-curred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the exceeding amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes re-ceived 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 "frustee" 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.northwest-trustee.com.

Dated: August 26
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.
7023.29211/Sheridan,
Estate of Robert
and Kaylor, Estate
of Oren W. and Patricia J. and Kaylor,
Sheridan, Barbara
Jr.
#7014 October 14, 21,
28, November 4,
2004.

PECD NOV 08 2004