RECORDING COVER SHEET Pursuant to ORS 205.234 Vol M04 Page 85156

State of Oregon, County of Klamath Recorded 12/13/04 2:5/p m Vol M04 Pg 85/56.62 Linda Smith, County Clerk Fee \$ 66 # of Pgs 7

After recording return to:

Northwest Trustee Services, Inc. Attention: Kathy Taggart 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: James D. Graham and Roberta M. Graham, an estate in fee simple as tenants by the entirety

Beneficiary: New Century Mortgage 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.

2/2/2 x

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:

James D. Graham 3047 Cannon Avenue Klamath Falls, OR 97603

Roberta M. Graham 3047 Cannon Avenue Klamath Falls, OR 97603

Occupants 3047 Cannon Avenue 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.

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 (heighe) signed this instrument and acknowledged it to be (his her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

STEFANIE N. FROCK

STATE OF WASHINGTON

NOTARY --- PUBLIC

MY COMMISSION EXPIRES 08-28-06

NOTARY PUBLIC in and for the Stat

Washington, residing at My commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Graham, James D. and Roberta M.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7069.24580

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 James D. Graham and Roberta M. Graham, an estate in fee simple as tenants by the entirety, as grantor, to First American Title, as trustee, in favor of New Century Mortgage Corporation, as beneficiary, dated 09/11/00, recorded 09/15/00, in the mortgage records of Klamath County, Oregon, as Vol M00, Page 33942 and subsequently assigned to National City Bank, as Trustee for Credit Suisse First Boston Mortgage Securities Cop. Home Equity Loan Trust 2000-HE1 by Assignment, covering the following described real property situated in said county and state, to wit:

The E 1/2 of Lot 15 in Block 1 First Addition to Altamont Acres, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County.

PROPERTY ADDRESS: 3047 Cannon Avenue 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 \$303.03 beginning 05/01/04; plus late charges of \$15.15 each month beginning 05/16/04; plus prior accrued late charges of \$0.00; plus advances of \$175.13; 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: \$30,660.67 with interest thereon at the rate of 11.25 percent per annum beginning 04/01/04; plus late charges of \$15.15 each month beginning 05/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$175.13; 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, well as any other person owing an obligation, the performance "beneficiary" include their respective successors in interest, if any.	the word "grantor" includes any successor in interest to the grantor as of which is secured by said trust deed, and the words "trustee" and
may also access sale status at www.northwesttrustee.com.	hwesttrustee.com and are incorporated by this reference. You forthvest Trustee Services, Inc.
For further information, please contact:	Assistant Vice President Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)
Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7069.24580/Graham, James D. and Roberta M.	
State of Washington, County of King) ss: I, the undersigned, certify that the foregoing is a complete	te 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.

7069.24589/GRAHAM

85160

PROOF OF SERVICE	
STATE OF OREGON) ss.	
County of Klamath)	
I hereby certify and swear that at all times herein a 18 years of age or older and a resident of the state wherein I am not the beneficiary or trustee named in the original successor of either, nor an officer, director, employee successor of either, corporate or otherwise.	in the service hereinafter set forth was made, that
I made service of the attached original Trustee's Nentities to be served, named below, by delivering true cop the attorney for the trustee or successor trustee, along Collection Practices Act, upon an OCCUPANT at the formation of the served of the successor trustee, along Collection Practices Act, upon an OCCUPANT at the formation of the served of th	with the Notice Under the Federal Fair Debt following address:
Personal service upon <u>James Graham</u> personally and in person, at the above address on <u>Septe</u>	by delivering said true copy,
personally and in person, at the above address on Septe	ember /, 2004 at4; 40p.m.
Personal service upon personally and in person, at the above address on	. 2004 atm.
Personal service upon	, by delivering said true copy,
Personal service upon personally and in person, at the above address on	, 2004 atm.
Personal service upon	, by delivering said true copy,
Personal service upon personally and in person, at the above address on	, 2004 at;m.
I declare under the penalty of perjury that the above Roberts	ert W Bolenbaugh 291658 day of Sept., 2004 by Robert W. Bolenbaugh

NATIONWIDE PROCESS SERVICE, INC. + 222 CENTURY TOWER + 1201 S.W. 12th AVENUE + PORTLAND, OREGON 97205 + (503) 241-0636

OFFICIAL SEAL
MARGARET A NIELSEN

NOTARY PUBLIC - OREGON
COMMISSION NO. 377801
MY COMMISSION EXPIRES APRIL 12 2008

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 # 7017
Notice of Sale/Graham
Alta
a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)
Four
1 Jul
Insertion(s) in the following issues:
October 14, 21, 28, November 4, 2004.
Total Cost: \$1,022.00
11 012
(Janua 1 9)
Subscribed and sworn
before me on: November 4, 2004
before me on: November 4, 2004
V
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Depris 1. Anhor
Notary Public of Oregon
Notary Public of Oregon

DEBRA A. GRIBBLE NOTARY PUBLIC - DREGON

COMMISSION NO. 378334 Y COMMISSION EXPIRES MARCH 15, 2008

NOTICE OF SALE

Reference is made to that certain trust deed made James D. Graham Roberta and Graham, an estate in fee simple as tenants by the entirety, as grantor, to First American Title, as trustee, in favor of New Century Mort-gage Company, as beneficiary, dated 09/11/00, recorded 09/15/00. in the mortgage records of Klamath: County, Oregon, as Vol. M00, Page 33942 and subsequently assigned National City Bank, as Trustee for Credit Suisse First Boston Mortgage Secuirities Cop. Home Equity Loan Trust 2000-HET by Assign-ment, covering the following described real property situated in said county and state, to wit:

The E 1/2 of Lot 15 in Block 1 First Addition to Altamont according, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath, County. PROPERTY AD-DRESS: 3047 Cannon Avenue, Klamath Falls. 97603.

Both the beneficiary and the trustee have elected to self the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Revised. Oregon 86.735(3); Statutes the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$303.03 be-05/01/04; ginning plus late charges of \$15.15 each month beginning 05/16/04, math, State of Ore ling dismissed charges \$0.00; plus advances

of \$175.13; together with title expense, costs, trustee's fees and attorney'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 interest therein; and prepayment penal-ties/premiums, if applicable.

By reason of said default the benefi-clary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$30,660.67 with interest thereon at the rate of 11:25 percent per annum beginning 04/01/04; plus charges \$15.15 each month beginning 05/16/04 until paid; plus pri-or accrued late accrued charges of \$0 plus advances \$175.13; toget \$0.00; \$175.13; together with title expense, costs, trustee's fees and attorney'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 penal-ties/premiums, if 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

gon, sell at public auction to the highest bidder for cash the interest in described real property which the granfor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby cured and the costs and expenses of including sale. reasonable charge by the trustee. Notice is further given that for reinstate-ment or payoff quotes requested pursuant to ORS 86.745 must be timely communicated in written request that complies with that statute addressed to the trust-"Urgent ee's Request Desk" either by personal delivery the trustee's 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 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, Courthouse, 316 five days before the Main Street, in the City of Klamath sale, to have this Falls, County of Klaforeclosure proceedat any time prior to

Page 1

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 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 no default occurred) ing 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 afforney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes requotes rement 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 docu-

ments.

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.northwestrustee.com and are incorporated by this reference. You may also access sale status at www.northwest-trustee.com.

Dated: September 2, 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. 7069.24580/Graham, James D. and Roberta M. 47017. October 14, 21, 28, November 4, 2004

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