State of Oregon, County of Klamath Recorded 06/10/05 ///03 @ m
Vol M05 Pg 43243 - So
Linda Smith, County Clerk
Fee \$ 56 @ # of Pgs 8

Vol M05

After recording return to:

Northwest Trustee Services, Inc. Attention: Chris Ashcraft 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: Peter M. Kain and Cheryl L. Kain as tenants by the entirety

Beneficiary: Capitol Commerce Mortgage Co., a California 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.



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:

Peter M. Kain

24657 Tomahawk Lane Chiloquin, OR 97624

Cheryl L. Kain

24657 Tomahawk Lane Chiloquin, OR 97624

Peter M. Kain P.O. Box 133 Bly, OR 97622

Peter M. Kain c/o Lars H. Olsen, Atty POB 12829 Salem, OR 97309

Tracy D. Trunnell, Trustee

POB 627

Cottage Grove, OR 97424

Occupant(s)

24657 Tomahawk Lane Chiloquin, OR 97624

CitiFinancial, Inc. 2848 South 6th Street Klamath Falls, OR 97603 Peter M. Kain P.O. Box 48

Sprauge River, OR 97639

Cheryl L. Kain P.O. Box 48

Sprauge River, OR 97639

Cheryl L. Kain P.O. Box 133 Bly, OR 97622

Cheryl M. Kain c/o Lars H. Olsen, Atty POB 12829 Salem, OR 97309

US Trustee, Eugene 211 E 7th Ave, #285 Eugene, OR 97401

CitiFinancial, Inc. P.O. Box 17170 Baltimore, MD 21203

CitiFinancial, Inc. 300 St Paul Place Baltimore, MD 21202

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Kain, Peter M. and Cheryl L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7345.20278

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

€itiFinancial, Inc. c/o C T Corporation System, Reg Agent 388 State St, Ste 420 Salem, OR 97301

Peter M. Kain 24657 Tomahawk Lane Sprague River, OR 97624

43245

Cheryl L. Kain 24657 Tomahawk Lane Sprague River, OR 97624 Occupant(s) 24657 Tomahawk Lane Sprague River, OR 97624

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 ______. 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 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: MARCH 7, ZOOF

KEN L. PATNER
STATE OF WASHINGTON
NOTARY ---- PUBLIC
LY COUNTS ION EXPIRES 1-30-06

NOTARY PUBLIC in and for the State of

Washington, residing at
My commission expires

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Peter M. Kain and Cheryl L. Kain as tenants by the entirety, as grantor, to First American Title Insurance Company of Oregon, as trustee, in favor of Capitol Commerce Mortgage Co., a California corporation, as beneficiary, dated 12/21/00, recorded 12/28/00, in the mortgage records of Klamath County, Oregon, as Volume M00 Page 46663 and subsequently assigned to Mortgage Electronic Registration Systems, Inc. by Assignment recorded as Vol M04 Page 16240, covering the following described real property situated in said county and state, to wit:

Lots 46 and 47 in Block 37 of First Addition to Klamath Forest Estates, according to the official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 24657 Tomahawk Lane Chiloquin, OR 97624

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 \$751.88 beginning 05/01/04; plus late charges of \$37.59 each month beginning 05/16/04; plus prior accrued late charges of \$67.86; plus advances of (\$790.00); 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: \$92,111.52 with interest thereon at the rate of 8.875 percent per annum beginning 04/01/04; plus late charges of \$37.59 each month beginning 05/16/04 until paid; plus prior accrued late charges of \$67.86; plus advances of (\$790.00); 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 July 8, 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.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com.

	Northwest Trustee Sorvices, Inc
Dated: Morch 7, 20 05	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:	
Chris Ashcraft Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7345.20278/Kain, Peter M. and Cheryl L.	
State of Washington, County of King) ss:	
I, the undersigned, certify that the foregoing is a comp	elete 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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: we it	COUNTY OF	KLAMATH	COURT OF THE STAT	E OF	Water the second second	
CADITC		MORTGAGE CO				
CAPIIL	JE COMMERCE	TORTONGE CO			43248	
	VS.				10.410	•
	M KAIN AND L KAIN			PROOF OF SEI	RVICE	•
CHEKTE	I. IVP1414					•
STATE OF ORE	EGON)				•
	KLAMATH) SS.				
County of		_	***	o er	0015	
hereby certify	that on the	10	March KAIN).	_, <i>20</i> , at the hou	ur of	
served	ULLUPANTS	EIEK HIND CHEKT	C MIIIV .			— p
Together with	By posting (said A certified/true Summons Motion Complaint Petition Other: TR	copy of: USTEES NOTICE C	Writ of Ga Order Citation Notice		Small Claims Affidavit Subpoena Decree	s
		KAIN	~~~	57 TOMAHAWK L LOQUIN, OR.97	7624	
NOT FOUND:	I certify that I re	ceived the within docu	ment for service on the_ unable to locate	day of	, 20	
within the cou	-	and inquiry, i have been		day of	, 20	
			E WITHIN THE COUNTY O	FKLAMATI	1	, , , , , , , , , , , , , , , , , , ,
	director or emp	loyee of, nor attorney fo	of 18, a resident of said S r any party, corporate or of cal one named in the action Subscription	therwise and knew th	at the person, before me this	
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Cieveland Leg	gal Support Serv) 665-5162	ice	MY OC.	OFFICIAL SEAT SCHEES GAVILS NOTAR PUBLIC - OREGO COMMISSION HO. SIESZ MASSINGH FARIRES AUGUS		
Papers Received From	m FEI LLC		Remit to: C		Service Fee s	_
	PO BOX 2 BELLEVUE			int, OR 97502	Mileage \$ Rush/Emergency \$	
	WA	98009-0219	Date:	03-10-2005	Incorrect Add. \$	
				o. 1252-KADDL	TRIP \$00	
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	ATTN:		1002.34	- <u>೭</u> ೦೮	TOTAL DUE s	

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 # 7404				
Notice of Sale/Peter M. & Cheryl L. Kain				
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:				
April 14, 21, 28, May 5, 2005				
Total Cost: \$1,073.10				
Manuel Ha				
Subscribed and sworn				
before me on: May 5, 2005				

My commission expires March 15, 2008



Notary Public of Oregon

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Peter M. Kain and Cheryl Kain, as tenants the entirety, as antor, to First bv grantor, to First American Title Insurance Company of Oregon, as trustee, in favor of Capitol Commerce Mortgage Co., a California corporation, as beneficiary, dated 12/21/00, recorded 12/28/00, in the mortgage records of Klamath County, Oregon as Volume M00, Page 46663 and subsequently signed to Mortgage Electronic Registration Systems, Inc. by Assignment recorded as Vol M04 Page 16240, covering the following described real property situated in said said county and state, to

Lots 46 and 47 in Block 37 of First Addition to Klaman the Forest Estates, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 24657 Tomahawk Lane, Chiloquin, OR 97624.

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 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 \$751.88 beginning 05/01/04; plus late charges of \$37.59 each month beginning 05/16/04; plus prior accrued late charges \$67.86; plus advances of (\$790.00); 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 applicabie.

By reason of said default the benefi-ciary has declared all sums owing on the obligation se-cured by the trust deed immediately due and payable, said sums being the due and following, to wit: \$92,111.52 with interest thereon at the rate of 8.875 percent per annum begin-ning 04/01/04; plus late charges \$37.59 each month ng 05/16/04 beginning 05/16/04 until paid; plus prior accrued late charges of \$67.86; plus advances of (\$790.00); 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, no-tice hereby is given that the undersigned trustee will on July 8, 2005 at the hour of 10:00 o'clock AM in accord with the standard of time esthe tablished 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 auction to the high-est bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execu-tion 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 sale. including reasonable charge by the trustee. No-tice is further given that for reinstate-ment or payoff payoff requested pursuant to payoff 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 either 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 inforconcerning mation the lender's estimat ed or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com.

Notice further IS given that any per-son 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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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: March 7, 2005. By: Chris Ashcraft, 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., PO
Box 997, Bellevue,
WA 98009-0997. (425)
586-1900. File No.
7345.20278/Kain, Peter M. and Cheryl L.
#7404 April 14, 21, 28,
May 5, 2005.