

05 JUL 28 AM 11:13

Vol M05 Page 58413

**RECORDING COVER SHEET**  
Pursuant to ORS 205.234

State of Oregon, County of Klamath  
Recorded 07/28/05 11:10 Am  
Vol M05 Pg 58413-23  
Linda Smith, County Clerk  
Fee \$ 71.00 # of Pgs 11

After recording return to:

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

ATC 59781

1. AFFIDAVIT OF MAILING
2. TRUSTEE'S NOTICE OF SALE
3. Amended Notice of Sale
4. Amended Affidavit of Mailing
5. PROOF OF SERVICE
6. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Mark Stapleton and Kristi Stapleton, husband and wife

Beneficiary: Metwest Mortgage Services, Inc., a Washington 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.**

71-A

**AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE**

**58414**

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:

Mark Stapleton  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Kristi Stapleton  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Mark Stapleton  
4909 Haskins Road  
Bonanza, OR 97623

Kristi Stapleton  
2141 Radcliffe Avenue  
Klamath Falls, OR 97601

Kristi Stapleton  
2141 Radcliffe Avenue  
Klamath Falls, OR 97601

Mark Stapleton  
4909 Haskins Road  
Bonanza, OR 97623

Occupants  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Charles E. Hart  
5800 Meadows Road, Suite 210  
Lake Oswego, OR 97035

Mark Stapleton  
c/o Penny Austin, Atty  
925 West 8th Street  
Medford, OR 97501

Kristi Stapleton  
c/o Penny Austin, Atty  
925 West 8th Street  
Medford, OR 97501

Mark Stapleton  
P.O. Box 1444  
Klamath Falls, OR 97601-0079

Kristi Stapleton  
P.O. Box 1444  
Klamath Falls, OR 97601-0079

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 AMENDED TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from**

**Mark Stapleton and Kristi Stapleton, husband and wife**

**Grantor**

**to**

**Northwest Trustee Services, Inc.**

**Trustee**

**File No.7069.24578**

**After recording return to:**

Northwest Trustee Services, Inc.

Successor by merger to Northwest Trustee Services, PLLC

(FKA Northwest Trustee Services, LLC)

Attn: Kathy Taggart

P.O. Box 997

Bellevue, WA 98009-0997

58415

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 6/13/05. 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.

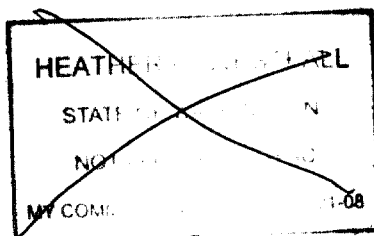
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

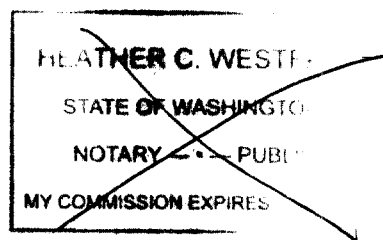
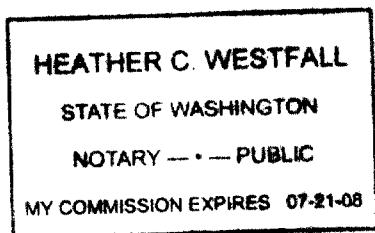
*Leah Beckelman*

I certify that I know or have satisfactory evidence that LEAH BECKELMAN 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: 6/13/05



*Heather C. Westfall*  
NOTARY PUBLIC in and for the State of  
Washington, residing at KING CO  
My commission expires 7/21/08



## AMENDED TRUSTEE'S NOTICE OF SALE

58416

Reference is made to that certain trust deed made by Mark Stapleton and Kristi Stapleton, husband and wife, as grantor, to Amerititle, as trustee, in favor of Metwest Mortgage Services, Inc., a Washington corporation, as beneficiary, dated 02/07/00, recorded 02/22/00, in the mortgage records of Klamath County, Oregon, in Volume M00, Page 5510, and subsequently assigned to The Bank of New York, as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of September 1, 2000, related to Metropolitan Mortgage Funding, Inc., Mortgage Pass-Through Certificates, Series 2000-B by Assignment recorded as Vol M05, Page 01803, covering the following described real property situated in said county and state, to wit:

Lot 4, Block 212, Mills Second Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath Falls, Oregon.

PROPERTY ADDRESS: 2126 Reclamation 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 \$330.82 beginning 05/01/04; plus late charges of \$13.32 each month beginning 05/16/04; plus prior accrued late charges of \$0.00; plus advances of \$1,083.85; excepting therefrom a credit of \$71.08; 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: \$29,927.89 with interest thereon at the rate of 9.75 percent per annum beginning 04/01/04; plus late charges of \$13.32 each month beginning 05/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$1,083.85; excepting therefrom a credit of \$71.08; 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.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on Friday, May 13, 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; However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceedings filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated effective 6/3/2005.

WHEREFORE, notice hereby is given that the undersigned trustee will on **July 28, 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 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](http://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

58417

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](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com).

Dated: 6-13, 20 05

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

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

**AMENDED TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from**  
**Mark Stapleton and Kristi Stapleton, husband and wife**  
**Grantor**

**to**  
**Northwest Trustee Services, Inc.**  
**Trustee**

**File No. 7069.24578**

After recording return to:

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

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.**  
**ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

58418

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:

Mark Stapleton  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Kristi Stapleton  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Mark Stapleton  
4909 Haskins Road  
Bonanza, OR 97623

Kristi Stapleton  
2141 Radcliffe Avenue  
Klamath Falls, OR 97601

Kristi Stapleton  
2141 Radcliffe Avenue  
Klamath Falls, OR 97601

Mark Stapleton  
4909 Haskins Road  
Bonanza, OR 97623

Occupants  
2126 Reclamation Avenue  
Klamath Falls, OR 97601

Charles E. Hart  
5800 Meadows Road, Suite 210  
Lake Oswego, OR 97035

Mark Stapleton  
c/o Lars H. Olsen, Atty  
P.O. Box 12829  
Salem, OR 97309

Kristi Stapleton  
c/o Lars H. Olsen, Atty  
P.O. Box 12829  
Salem, OR 97309

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 1/13/05. 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 )

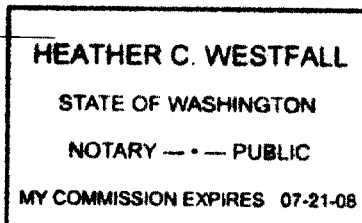
COUNTY OF KING )

) ss.

*Justin Botchek*

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: 1/13/05



*Heather C. Westfall*  
NOTARY PUBLIC in and for the State of  
Washington, residing at KING CO  
My commission expires 7/21/08

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from  
Stapleton, Mark and Kristi  
Grantor

to

Northwest Trustee Services, Inc.,  
Trustee

File No. 7069.24578

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 Mark Stapleton and Kristi Stapleton, husband and wife, as grantor, to Amerititle, as trustee, in favor of Metwest Mortgage Services, Inc., a Washington corporation, as beneficiary, dated 02/07/00, recorded 02/22/00, in the mortgage records of Klamath County, Oregon, as Volume M00, Page 5510 and subsequently assigned to The Bank of New York, as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of September 1, 2000, related to Metropolitan Mortgage Funding, Inc., Mortgage Pass-Through Certificates, Series 2000-B, covering the following described real property situated in said county and state, to wit:

Lot 4, Block 212, Mills Second Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath Falls, Oregon.

PROPERTY ADDRESS: 2126 Reclamation 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 \$330.82 beginning 04/01/04; plus late charges of \$13.32 each month beginning 04/16/04; monthly payments of \$342.37 beginning 05/01/04; plus late charges of \$13.32 each month beginning 05/16/04; plus prior accrued late charges of \$0.00; plus advances of \$950.65; 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: \$29,952.80 with interest thereon at the rate of 9.75 percent per annum beginning 03/01/04; plus late charges of \$13.32 each month beginning 04/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$950.65; 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 **May 13, 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 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](http://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.

58420

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](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com).

Dated: 1/11/05, 2005

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. 7069.24578/Stapleton, Mark and Kristi

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.**



IN THE COUNTY OF KLAMATH COURT OF THE STATE OF OREGON  
COURT CASE NO. 58421

METWEST MORTGAGE SERVICES INC

vs

MARK STAPLETON AND KRISTI STAPLETON

### PROOF OF SERVICE

STATE OF OREGON

County of KLAMATH ) SS.

I hereby certify that on the 12 day of January, 2005, at the hour of 1200  
I served OCCUPANTS (ALEJANDRO BANUELOS)

XX

Personal Service (personally and in person)

Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)

Office Service (by serving the person apparently in charge)

By posting (said residence)

A certified/true copy of:

Summons

Motion

Complaint

Petition

Other: TRUSTEES NOTICE OF SALE

Writ of Garnishment

Order

Citation

Notice

Small Claims

Affidavit

Subpoena

Decree

Together with a copy of

To OCCUPANTS (ALEJANDRO BANUELOS)

At 2126 RECLAMATION AVE  
KLAMATH FALLS, OR 97601

NOT FOUND: I certify that I received the within document for service on the 14 day of JANUARY, 2005  
and after due and diligent search and inquiry, I have been unable to locate within the county of KLAMATH.  
Dated this 14 day of JANUARY, 2005

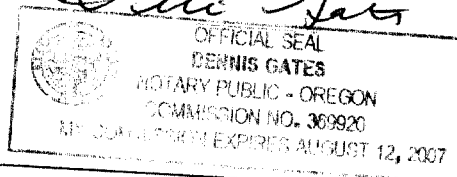
ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

Subscribed to and sworn to before me this 14 day of JANUARY, 2005

DAVE DAVIS (#16)

Cleveland Legal Support Service  
(541) 665-5162



Papers

Received From

FEI LLC

PO BOX 219

BELLEVUE

WA 98009-0219

425-458-2112

ATTN: IRENE X 1944

Remit to: CLSS, Inc.	Service Fee	\$
P.O. Box 5358	Mileage	\$
Central Point, OR 97502	Rush/Emergency	\$
Date: 01-13-2005	Incorrect Add.	\$
CLSS File No. 227-K		\$
Client No.	Amount Paid	\$ 0.00
1002.30994	TOTAL DUE	\$

# Affidavit of Publication

58422

## 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 # 7609

Notice of Sale/Mark & Kristi Stapleton

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 26, July 3, 10, 17, 2005

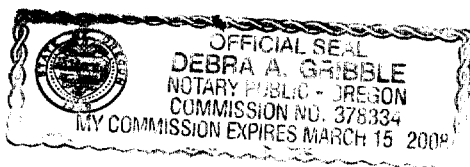
Total Cost: \$1,131.90

Subscribed and sworn

before me on: July 17, 2005

Notary Public of Oregon

My commission expires March 15, 2008



### AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Mark Stapleton and Kristi Stapleton, husband and wife, as grantor, to Amerititle, as trustee, in favor of Metwest Mortgage Services, Inc., a Washington corporation, as beneficiary, dated 02/07/00, recorded 02/22/00, in the mortgage records of Klamath County, Oregon, in Volume M00, Page 5510 and subsequently assigned to The Bank of New York, as Trustee, pursuant to the terms of that certain Pooling and Servicing Agreement dated as of September 1, 2000, related to Metropolitan Mortgage Funding Inc., Mortgage Pass-Through Certificates, Series 2000-B by Assignment recorded as Vol M05, Page 01803, covering the following described real property situated in said county and state, to wit:

Lot 4, Block 212, Mills Second 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. PROPERTY ADDRESS: 2126 Reclamation 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 \$330.82 beginning 05/01/04; plus late charges of \$13.32 each month beginning 05/16/04; plus prior accrued late charges of \$0.00; plus advances of \$1,083.85; excepting therefrom a credit of \$71.08; 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: \$29,927.89 with interest thereon at the rate of 9.75 percent per annum beginning 04/01/04; plus late charges of \$13.32 each month beginning 05/16/04 until paid; plus prior accrued late charges of \$0.00; plus advances of \$1,083.85; excepting therefrom a credit of \$71.08; 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.

The Notice of Default and original Notice of Sale given pursuant

to this notice hereby is given that the undersigned trustee will on July 28, 2005 at the hour of 10:00 AM in accordance 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 estimate

REC'D JUL 21 2005

ed or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://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](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com).

Dated: June 13, 2005. 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. 7069.24578/Stapleton. #7609 June 26, July 3, 10, 17, 2005.