M06-01557

Klamath County, Oregon 01/26/2006 11:30:21 AM Pages 7 Fee: \$66.00

RECORDING COVER SHEET Pursuant to ORS 205.234

After recording return to:

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

1St 698464

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

Original Grantor(s) on Trust Deed: Robert Wayne Meek and Terri A. Meek, tenants by the entirety

Beneficiary: Gateway Financial Services, an Oregon 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.



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:

Robert W. Meek 23445 Gaines Road Merrill, OR 97633-9709 Terri A. Meek 23445 Gaines Road Merrill, OR 97633-9709

Occupant(s) 23445 Gaines Road Merrill, OR 97633-9709

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)

(COUNTY OF KING)

I certify that I know or have satisfactory evidence that 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: 1/25/00

MARIE ANTOJA PLANTILLA

STATE OF WASHINGTON

NUTARY - - PUBLIC

OTARY PUBLIC in and for the State of

MY COMMISSION EXPIRES 10-03-Washington, residing at Sea My commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Meek, Robert W. and Terri A.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7301.23009

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 Robert Wayne Meek and Terri A. Meek, tenants by the entirety, as grantor, to First American Title, as trustee, in favor of Gateway Financial Services, an Oregon corporation, as beneficiary, dated 05/07/99, recorded 05/17/99, in the mortgage records of Klamath County, Oregon, as Vol M99 Page 19433 and subsequently assigned to Mortgage Electoronic Registration Systems, Inc. by Assignment recorded as Vol M00, Page 46389, covering the following described real property situated in said county and state, to wit:

Lots 18 and 19, less railroad right of way and ditches, Section 12, Township 41 South, Rnage 11 East of the Willamette Meridian, Klamath County, Oregon.

PROPERTY ADDRESS: 23445 Gaines Road

Merrill, OR 97633-9709

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 \$539.30 beginning 07/01/05; plus late charges of \$26.96 each month beginning 07/16/05; 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: \$43,121.84 with interest thereon at the rate of 7 percent per annum beginning 06/01/05; plus late charges of \$26.96 each month beginning 07/16/05 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 February 22, 2006 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 86.757 and 86.759 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.

"beneficiary" include their respective successors in interest, if an	ny.
The trustee's rules of auction may be accessed at www.nerthwesterustee.com . The trustee's rules of auction may be accessed at www.nerthwesterustee.com .	orthwesttrustee.com and are incorporated by this reference. You
Dated: 10/18 , 2005	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:	Total west Trustee Sel Wees, 2229
Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7301.23009/Meek, Robert W. and Terri A.	
State of Washington, County of King) ss:	
I, the undersigned, certify that the foregoing is a complete	lete and accurate copy of the original trustee's notice of sale.
	By Authorized Signer

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

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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	IN THE	KLAMATH	COURT OF THE STAT				
	COUNTY OF		: COURT CASE	NO.			
GATEWAY FINANCIAL	FINANCIAL	. SERVICES					
PORFRT	WAYNE MEEK			PROOF OF SERV		/ICE "	
TERRI A MEEK				PROOF OF OLI			
STATE OF OREG)) SS.				•	
County of^	CLAMATH						
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To_TERRI	MEEK			RILL, DR.976			
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Affidavit of Publication

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 # 7941
Notice of Sale/Robert Wayne &
Terri A. Meek
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:
November 24, December 1, 8, 15, 2005
Total-Cost: \$1,058.40
7 1
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Clanine P 19
Subseribed and sworn
before me on: December 15, 2005
7
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Johna a Snible
Notáry Public of Oregon

NOTICE OF SALE

Reference is made Reference is made reason of said deto that certain trust deed made by Robert Wayne Meek and Terri A. Meek, tonants by the entitlety, as granter, to First American Title, as trustee, in favor of gateway Financial Services, an Oregon corporation, as beneficiary, dated by reason of said personal said perso 05/07/99, recorded 05/17/99; in the mortgage records of Klamath County, Oregon, as Vol AA99, Page 19433 and subsequently assigned to Mortgage Elec-tronic Registration Systems, Inc. by Assignment recorded as Vol M&O, Page 46389, covering the following described

Both the beneficiary and the trustee have elected to sell the real property to sat-isfy the obligations secured by the trust deed and a notice of default has been re-corded pursuant to Oregon Revised Statutes 84.725(3); the default for which foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$539.30 beginning 07/01/05; ginning 07/01/05; plus late charges of \$26.96 each month beginning 07/16/05; plus prior actived plus prior accrued City of Klamath Falls, County of Klamath State of City of Klamath Falls, County of Klamath, State of Oregon, self at public with title expense, auction to the high-

costs, trustee's fees est bidder for cash and attorney's fees the interest in the incurred herein by described real propresson of said de-erty which the gran-

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed promediately due and payable, said sums being the following, to wit \$43,121,84 with interest thereon at the rate of 7 percent per rate of 7 percent per annum beginning 06/01/05; plus late following described 06/01/05; plus late real property situated in said county and state, to wit: paid; plus pa said default; any further sums ac-vanced by the bene-ficiary for the pro-tection of the above described real prop-erty and its interest therein; and prepay-ment penalties/pre-miums, if applica-ble,

WHEREFORE, no-fice hereby is given that the undersigned trustee will on Fab-ruery 22, 2005 at the hour of 10:00 AM in hour of 10:00 AM in accord with the standard of lime established by ORS 187:110, at the following place: inside the 1st floor lobby of the Klamath County Courthquae, 316 Main Street, in the

tor had or had power to convey at the time of the execution by granter of the trust deed, topether with any in-terest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligathereby tions cured and the costs of and expenses sale, including reasonable charge by the frustee. No tice is further given that for reinstate-ment or payoff quetes requested pursuant to ORS 86.745 must be timely communicated in a written request that complies with that statute dressed to the trustee'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 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 latter's estimated or actual bid. Lenger bid information is also available at the trustee's webat the restriction of the common of the comm at any time prior to five days before the date last set for the sale, to have this forecisture proceeding dismissed and the trust deed reinstated by payment to the beneficiary of



My commission expires March 15, 2008

the entire amount then due (other than such persion of the principal as would not then be due had no default occurred) and by during any other default complained of nerein that is capable of being cured by tandering the personnel under the solingation or trust geed, and in addition to paying said sums or tendering the performance necessary to cite the default, by paying all costs and supersess actually incurred in efforcing the obligation and trust dead toustment. curred in enforcing the obligation and trust deed, together with trusted's and attorney's fees riot exceeding the amounts provided by said GRS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than sk days prior to the date set for the trusted's sale will be gate 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. ments.

> In constraing this notice, the singular includes the plural, the word "grantor" includes any successor in inferest 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. construing this in terest, if any.

The trustee's rules of auction may be accessed at whom, northwest trustee, com she are incorporated by this reference. You may also access sole interes at work northwest.

Dated: October 18, 2005: BY: Kathy Tapgart, Assistant

Vice President.
Northwest Trustee
Services, Inc. Is successer by merger to
Northwest Trustee
Services, PLLC (formeely known as
Northwest Trustee
Services, LLC). For
further Information,
please contact: Kathy Tagger, Northvices, Inc. PO Box
997, Balleyus, WA
9809-699 (425)
586-1960 File No.
7301, 23007/Meek,
Robert W, and Terri
A. 67941 November 24. December 1, 8, 15, 2005.