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TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Vol. m96 Page 8134
Vol. m95 Page 31364

Reference is made to that Trust Deed wherein RANDY R. AMOS and CRISTINA K. AMOS, husband & wife, is Grantor;
KLAMATH COUNTY TITLE COMPANY, is Trustee; and
M & E ENTERPRISES, an Oregon Corporation, is Beneficiary,
 recorded in Official/Microfilm Records, Vol. M94, Page 27676, Klamath County, Oregon,
 covering the following-described real property in Klamath County, Oregon:

Lot 1, Block 3, Americana, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: \$590.84 due on December 23, 1994, and a like installment monthly thereafter, plus real property taxes for the year 1994-95 in the amount of \$1,773.12; real property taxes for the year 1995-1996 in the amount of \$1,670.25, plus interest

The sum owing on the obligation secured by the trust deed is: \$84,500.00 plus interest at the rate of 7.5% per annum from December 3, 1994, plus real property taxes for the year 1994-95 in the amount of \$1,773.12 plus interest; real property taxes for the year 1995-1996 plus interest plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on March 25, 19 96, at 10:00 o'clock a.m.
 based on standard of time established by ORS 187.110 at 540 Main Street, #301
Klamath Falls Klamath County, Oregon.

Interested persons are notified of the right under ORS 86.763 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

Dated: November 16th, 19 95.

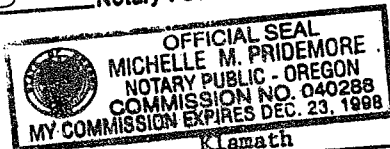
William L. Sisemore
 William L. Sisemore, Successor Trustee
 ss

STATE OF OREGON, County of Klamath

The foregoing was acknowledged before me on November 16th, 19 95 by William L. Sisemore

Michelle M. Pridemore Notary Public for Oregon — My Commission Expires: December 23, 19 98

Certified to be a true copy:



Attorney for Trustee

STATE OF OREGON, County of Klamath, ss
 Filed for record on November 16th, 19 95 at 3:15 o'clock P.m.

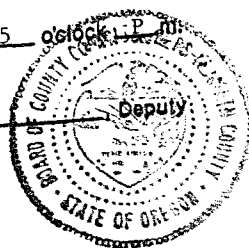
and recorded in M95 page 31364 of mortgages.

Bernetha G. Letsch County Clerk by Annette Mueller
Klamath

After recording return to:

Fees: \$10.00
 INDEXED

WILLIAM L. SISEMORE
 Attorney at Law
 540 Main Street
 Klamath Falls, OR 97601



UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF OREGON

In re

Case No. 695-64847-aer7CRISTINA KAYE PENNINGER
FNA CRISTINA KAYE AMOS,NON-JUDICIAL RELIEF
FROM THE AUTOMATIC STAY
OF 11 U.S.C. §362(a)

Debtor(s).

The following creditor has a purchase money security interest or a perfected security interest in the following property; there appears to be no equity in the property for the estate, and the debtor(s) do not object to relief from the stay as to the property; therefore,

The trustee hereby authorizes non-judicial relief from the automatic stay as to the specific property named below and the creditor may foreclose the security interest as provided in the security agreement or applicable law provided, however, the creditor shall account to the trustee for any surplus over the balance due which may be realized upon foreclosure.

Name of Creditor:

CRISTINA KAYE PENNINGER
FNA CRISTINA KAYE AMOS

Property Released:

Lot 1, Block 3, Americana, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

DATED:

February 12, 1996

BOYD YADEN, Trustee

Cristina Kaye Penninger
Debtor/Debtor's Attorney*

*The debtor or attorney's signature
may be required by the trustee.

**PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF
FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES**

8136

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, you must furnish the trustee, debtor, and any debtor's attorney, a statement of the balance due and estimated property value. Also attach a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). You must also attach a completely filled out (except for signatures) copy of LBF #750.

NEITHER THE REQUEST NOR ANY COPIES THEREOF SHOULD BE ADDRESSED TO THE COURT OR THE CLERK OF THE COURT. ALSO, YOU ARE NOT REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE AT THE MEETING OF CREDITORS (OR IS MAILED WITHIN 15 DAYS PRIOR TO SUCH MEETING and therefore will be considered at the meeting), it must be in writing and contain all the information required in the first paragraph above. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING and contain all the information required in the first paragraph above. Copies of all documents must be mailed at the same time to the debtor and any debtor's attorney, and your request to the trustee must certify the copies were mailed. Your request must also clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property **UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE MAILING OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF.** Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously mailed to the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be postmarked by the 15th day after the request was mailed and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor does not timely object, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from Clerk's office.

IMPORTANT. All requests to the trustee **MUST** be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

*****SEE OTHER SIDE FOR LBF #750*****

CERTIFICATE OF SERVICE

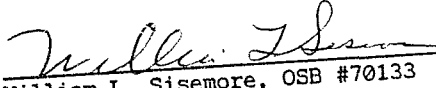
I hereby certify that I am attorney for M & E Enterprises, an Oregon Corporation, in the within-entitled cause; On ~~March~~ ^{February} 7/2, 1996, I served the foregoing Request for Nonjudicial Relief from Automatic Stay on the following persons:

Cristina Kaye Penninger
P.O. Box 813
Chiloquin, Oregon 97624

Eric Haws
Attorney at Law
362 Pacific Highway 99 North
Eugene, Oregon 97402

Boyd Yaden, Trustee
P.O. Box 606
Klamath Falls, Oregon 97601

by depositing a true copy and correct copy thereof, duly certified as such copy by me, as such attorney, in a sealed envelope, with postage paid, plainly addressed to the above said persons at their above postoffice address and deposited the same in the United States Mail at Klamath Falls, Oregon, on said date.


William L. Sisemore, OSB #70133
Attorney for M & E Enterprises,
an Oregon Corporation

Certificate of Service

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Julie Hughes, Office 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 the

LEGAL #7928

TRUSTEE'S NOTICE OF

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for FOUR

(4 insertions) in the following issues:
DECEMBER 4/11/18/25, 1995

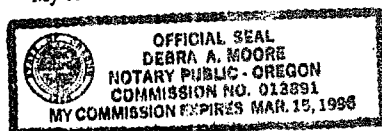
Total Cost: \$328.64

Subscribed and sworn before me this 25TH
day of DECEMBER 1995

Debra A Moore

Notary Public of Oregon

My commission expires 3-15 1996



TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OR SALE

Reference is made to
that Trust Deed which
in RANDY R. AMOS
and CRISTINA K.
AMOS, husband & wife,
is Grantor; KLAMATH
COUNTY TITLE COM-
PANY, is Trustee; and
J&E ENTERPRISES,
an Oregon Corporation,
is Beneficiary, record-
ed in Official Microfilm
Records - Vol. M94,
Page 27676, Klamath
County, Oregon, cover-
ing the following de-
scribed real property in
Klamath County, Ore-
gon:

Lot 1, Block 3, Ameri-
cana, according to the
official plat thereof on
file in the office of the
County Clerk, Klamath
County, Oregon.

No action is pending to
recover any part of the
debt secured by the
trust deed.

The obligation secured
by the trust deed is in
default because the
grantor has failed to
pay the following:
\$590.84 due on Decem-
ber 23, 1994, and a like
installment monthly
thereafter, plus real
property taxes for the
year 1994-95 in the
amount of \$1,773.12;
real property taxes for
the year 1995-1996 in the
amount of \$1,670.25,
plus interest.

The sum owing on the
obligation secured by
the trust deed is:
\$84,500.00 plus interest
at the rate of 7.5% per
annum from December
3, 1994, plus real prop-
erty taxes for the year
1994-95 in the amount of
\$1,773.12 plus interest;
real property taxes for
the year 1995-1996 plus
interest plus trustee's
fees, attorney's fees,
foreclosure costs and
any sums advanced by
beneficiary pursuant to
the terms of said trust
deed.

Beneficiary has and
does elect to sell the
property to satisfy the
obligation pursuant to
ORS 86.705 to 86.795.
The property will be
sold as provided by law

on March 25, 1995, at
10:00 o'clock a.m.
based on standard of
time established by
ORS 187.110 at 540 main
Street, #301, Klamath
Falls, Klamath County,
Oregon.

Interested persons are
notified of the right un-
der ORS 86.753 to have
this proceeding dis-
missed and the trust
deed reinstated by pay-
ment of the entire
amount then due, other
than such portion as
would not then be due
had no default oc-
curred, together with
costs, trustee's and at-
torney's fees, and by
paying any other de-
fault complained of in
this Notice, at any time
prior to five days be-
fore the date last set
for sale.

This communication is
an attempt to collect a
debt. Any information
obtained will be used
for that purpose.

Dated: November 16,
1995
William L. Sisemore,
Successor Trustee
#7928 December 4, 11,
18, 25, 1995

JEFFERSON STATE ADJUSTERS
PROOF OF SERVICE

STATE OF OREGON
COUNTY OF Klamath

TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE

I hereby certify that I made service of the forgoing TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE upon the within named respondent, by delivering or leaving a true copy of the said TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE as follows:

PERSONAL SERVICE

On Nov 20, 1995 at 5:00 o'clock, PM., I delivered an original or true copy of the Trustee's Notice of Default and Election to Sell and of Sale to Randy Amos in person, at 5406 Americana Klamath Falls OR.

SUBSTITUTE SERVICE*

On _____, 19____ at ____ o'clock, ____ M., I served _____ on Defendant _____ by delivering an original or true copy to _____ a person over the age of 14 years residing in said party's house or usual place of abode at _____.

OFFICE SERVICE*

On _____, 19____ at ____ o'clock., ____ M., I left an original or true copy of the _____ with _____ the person apparently in charge of the business office maintained by _____ at _____.

NON FOUND

I certify that I received the within document for service on _____, and after due and diligent search and inquiry I have been unable to locate the within named _____ in Klamath County.

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or State of Oregon, and that I am not a party to nor an employee of, nor attorney for any party; that the person served by me is the identical person named in the cause.

[Signature]
Signature

Court Case Number

11/20/95
Date

*Where substituted or office service is used, the petitioner as soon as reasonably possible, shall cause to be mailed a true copy of the _____ to the respondent at the respondent's dwelling house or usual place of abode, together with a statement of the time and date at which such service was made.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) SS
 County of Klamath)

I, William L. Sisemore, 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 Oregon, 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 addresses, to-wit:

NAME AND ADDRESS

Cristina K. Amos
 c/o Robert Foltyn
 Attorney at Law
 635 Main Street
 Klamath Falls, Oregon 97601

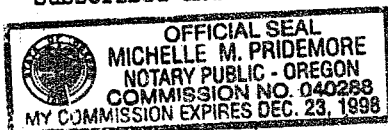
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or 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 by William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on November 16th, 1995. 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 property 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.

William L. Sisemore
 William L. Sisemore

Subscribed and sworn to before me on November 16th, 1995.



Michelle M. Pridemore
 Notary Public for Oregon
 My Commission Expires: 12-23-98

STATE OF OREGON)
) SS
 County of Klamath)

I certify that the within instrument was received for record on the 25th day of March, 1996, at 11:49 o'clock M, and recorded in book/real/volume No. M96 on page 8134 or as fee/file/instrument/microfilm/reception No. 15277, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, County Clerk

After recording, return to:

BY [Signature]
 Deputy

Fee \$35.00