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'97 DEC -1 AM 1:57

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

Vol. M96 Page 669
Vol. M97 Page 39123

Reference is made to that Trust Deed wherein David M. Betz & Lucinda M. Richardson, not as tenants in common, but with the right of survivorship _____, is Grantor; Klamath County Title Company _____, is Trustee; and Lawless Roofing, Inc. Defined Benefit Pension Plan and Trust _____, is Beneficiary, recorded in Official/Microfilm Records, Vol. M94, Page 17404, _____, Klamath County, Oregon, covering the following-described real property in _____ Klamath County, Oregon:

Tract No. 67, Pleasant Home Tracts No. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

JAN -9 AM 10:25

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: Installment due July 2, 1995, and each month thereafter plus late charges. Failure to pay real property taxes for the years 1994-95 in the amount of \$812.80 and the years 1995-96 in the amount of \$853.04 plus interest.

The sum owing on the obligation secured by the trust deed is: \$37,500.00 plus interest together with late charges of \$328.16, together with real property taxes.

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 May 20, 1996, at 10:00 o'clock A.m. based on standard of time established by ORS 187.110 at 540 Main St., #301, Klamath Falls, Klamath County, Oregon.

Interested persons are notified of the right under ORS 88.753 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: January 8, 1996.

William L. Sisemore Successor, Trustee

STATE OF OREGON, County of Klamath ss

The foregoing was acknowledged before me on January 8, 1996 by William L. Sisemore

Alice L. Sisemore Notary Public for Oregon — My Commission Expires: August 2, 1999

Certified to be a true copy:



Attorney for Trustee

STATE OF OREGON, County of Klamath ss

Filed for record on January, 1996 at _____ o'clock _____ m. and recorded in M96 page _____ of mortgages.

Klamath County Clerk by _____, Deputy

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 9th day of Jan, A.D., 1996 at 10:25 o'clock A.M., and duly recorded in Vol. M96 of Mortgages on Page 669

FEE \$10.00

By Bernetha G. Letsch County Clerk

INDEXED

D. 11

JEFFERSON STATE ADJUSTERS
PROOF OF SERVICE

39124

STATE OF OREGON
COUNTY OF KLAMATH

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 JANUARY 9, 1996 at 7:30 o'clock, P M., I delivered an original or true copy of the TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE to DAVID M. BETZ + LUCINDA M. BETZ in person, at 2113 HOMEDALE ROAD, KLAMATH FALLS, OR

SUBSTITUTE SERVICE*

On JANUARY 9, 1996 at 7:30 o'clock, P M., I served TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE on Defendant LUCINDA M. RICHARDSON, NKA LUCINDA M. BETZ by delivering an original or true copy to DAVID M. BETZ a person over the age of 14 years residing in said party's house or usual place of abode at 2113 HOMEDALE RD, KLAMATH FALLS, OR

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

JANUARY 9, 1996
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.

NOTICE OF SUBSTITUTE SERVICE

TO: Lucinda M. Richardson, now known as Lucinda M. Betz

You are hereby notified that you have been served with:

☒ Trustee's Notice of Default and Election to Sell and of Sale of that Trust deed wherein David M. Betz & Lucinda M. Richardson, not as tenants in common, but with the right of survivorship is grantor, to Klamath County Title Company, Trustee, and Lawless Roofing, Inc. is beneficiary, recorded in the Mortgage Records of Klamath County, Oregon, Vol. M94, page or document no. 17404, certified copy of which is attached hereto.

By Substitute Service on David M. Betz, a person over the age of 14 years of age who resides at your place of abode on January 9, 1996, at 7:36 o'clock, p.m. at 2113 Homedale Road, Klamath Falls, Oregon 97603.

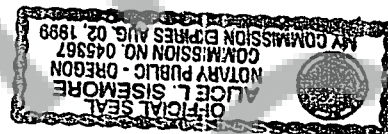
William L. Sisemore
Attorney for Trustee

STATE OF OREGON)
County of Klamath) SS

I, William L. Sisemore, certify that I am attorney for the Trustee; I served a copy of the Trustee's Notice of Default and Election to Sell and of Sale, together with the above notice of substitute service in a sealed envelope, plainly addressed to: Lucinda M. Richardson, aka Lucinda M. Betz, 2113 Homedale Road, Klamath Falls, Oregon 97603, with postage fully prepaid, and deposited the same in the U. S. Mail at Klamath Falls, Oregon, on January 17, 1996.

William L. Sisemore
William L. Sisemore
Attorney for Trustee

Subscribed and Sworn to before me this 16 day of January, 1996.



Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 8/2/99

WILLIAM L. SISEMORE
Attorney at Law
540 Main Street
KLAMATH FALLS, ORE.
97601
541/882-7229
O.S.B. #70133

Notice of Substitute 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 #8023

TRUSTEE'S NOTICE OF DEFAULT....

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:

JANUARY 19/26

FEBRUARY 2/9, 1996

Total Cost: \$328.64

Subscribed and sworn before me this 9TH
day of FEBRUARY 19 96

Debra A Moore

Notary Public of Oregon

My commission expires 3-15 1996



OFFICIAL SEAL
DEBRA A. MOORE
NOTARY PUBLIC - OREGON
COMMISSION NO. 013291
MY COMMISSION EXPIRES MAR. 15, 1996

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that Trust Deed wherein David Moore & Cindy M. Richards are not parties in common but with the right of survivorship. Grantors, Klamath County Title Company is Trustee and Lawler Rooting, Inc. Defined Klamath Pension Plan and Trust, is Beneficiary, recorded in Official Records, Vol. 1824, Page 17404, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

Tract No. 67, Pleasant Home Tracts No. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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

The obligation secured by this trust deed is in default because the grantor has failed to pay the following installment due July 2, 1995, and each month thereafter, plus late charges. Failure to pay real property taxes for the years 1994-95 in the amount of \$812.86, and the years 1995-96 in the amount of \$893.64 plus interest.

The sum owing on the obligation secured by the trust deed is \$37,500.00 plus interest together with late charges of \$328.64, together with real property taxes, 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 86.755 and 86.792.

The property will be sold to be provided by law January 20, 1996, at 10:00

clock P.M. based on standard of time established by ORS 187.110 at 540 Main Street, Klamath Falls, Klamath County, Oregon.

Interested persons are notified of the right under ORS 86.753 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 fault 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 set for sale.

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

Dated: January 8, 1996
7s/William G. Sisemore
Successor Trustee
#8023 - January 19, 26, 1996 - February 2, 9, 1996

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF DEFAULT
AND
AMENDED 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 Amended Trustee's Notice of Default and Amended Trustee's 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

David M. Betz
Lucinda M. Richardson,
nka Lucinda M. Betz
2113 Homedale Road
Klamath Falls, OR 97603

Candace Amborn
Douglas V. Osborne & Associates
Attorneys at Law
439 Pine Street
Klamath Falls, OR 97601

Fred Long
Chapter 13 Trustee
P.O. Box 467
Eugene, OR 97440

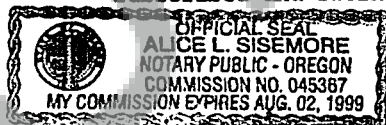
Said Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale was given in compliance with ORS 86.755(6), within 30 days after release from a stay of a foreclosure proceedings, and the above named persons include all of those persons listed in ORS 86.740 and ORS 86.750(1).

Each of the notices so mailed was certified to be a true copy of the original Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's 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 6, 1997, which was within 30 days after release from a stay of the foreclosure proceeding set forth therein.

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 6, 1997.



Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/99

STATE OF OREGON)
) SS

County of Klamath) I certify that the within instrument was received for record on the
_____ day of _____, 19____, at _____ o'clock ____M, and recorded in
book/real/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No.
_____. Record of Mortgages of said County.

Witness my hand and seal of County affixed.

After recording, return to:
William L. Sisemore
Attorney at Law
540 Main St., #301
Klamath Falls, OR 97601

BY _____
Deputy

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

Reference is made to that certain trust deed made by DAVID M. BETZ and LUCINDA M. RICHARDSON, not as tenants in common, but with the right of survivorship, is grantor; Klamath County Title Company, is Trustee; and Lawless Roofing, Inc., Defined Benefit Pension Plan and Trust, is Beneficiary, recorded in Official/Microfilm Records, Vol. M94, page 17404, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon, to-wit:

Tract No. 67, Pleasant Home Tracts No. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Installment due July 2, 1995, and each month thereafter plus late charges; failure to pay real property taxes for the years 1994-95 + interest; 1995-96 + interest; 1996-97 + interest

The sum owing on the obligation secured by the trust deed is: \$37,500.00 plus applicable interest together with late charges and real property taxes.

The Trustee's Notice of Default and Election to Sell and Trustee's Notice of Sale given pursuant thereto stated that the property would be sold on May 20, 1996, at the hour of 10:00 o'clock A.M., Standard Time, as established by Section 187.110 Oregon Revised Statutes, at 540 Main St., #301, County of Klamath, State of Oregon; however, subsequent to the recording of said Notice of Default and Election to Sell and Trustee's Notice of Sale the original sale proceedings were stayed by order of the court or by proceedings under the National Bankruptcy Act or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on November 4, 1997.

WHEREFORE, notice is hereby given that the undersigned trustee will on December 1, 1997, at the hour of 10:00 o'clock, A.M., Standard Time, as established by Section 187.110, Oregon Revised Statutes, at 540 Main St., #301, in the City of Klamath Falls, County of Klamath, State of Oregon, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the trustee conducts 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 to 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 Section 86.753 of Oregon Revised Statutes.

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

Dated: November 6, 1997.

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath ss
The foregoing was acknowledged before me on November 1, 1997, by William L. Sisemore,

Alice L. Sisemore, Notary Public for Oregon-My Commission Expires: 08/02/99



STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

William L. Sisemore

Amended Trustee's Notice of Default
and Election to Sell and Amended
Trustee's Notice of Sale - Page 1

on this 1st day of December A.D., 1997
at 11:57 o'clock A. M. and duly recorded
in Vol. M97 of Mortgages Page 39123

Bernetha G. Letsch, County Clerk

By Kathleen Ross
Fec, \$35.00

Deputy.