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Vol 1791 Page 11665

After Recording Returned:
 Shapiro + Kreisman
 522 S.W. Fifth Ave # 300
 Portland OR 97204

ATC # 04047093

97-61940

IN THE COURT STATE OF OREGON, COUNTY OF

Independence One Mortgage Corporation)

Plaintiff,)

v.)

NO.)

NOTICE OF)

SUBSTITUTE SERVICE)

Martin W. Noland)

et al)

Defendant(s).)

TO DEFENDANT(S): Brandon Ridgeway

YOU ARE HEREBY NOTIFIED that service of TRUSTEE'S NOTICE OF SALE in
 the above cause was made upon you by SUBSTITUTE service at the
 address below, your usual place of abode.

DATE AND TIME OF SERVICE:
 TO WHOM THE DOCUMENTS
 WERE DELIVERED:

December 15th, 1997 1:12PM
 Laurie Ridgeway, Co-Occupant
 1194 Crescent Ave
 Klamath Falls, OR 97601

Capitol Investigation Co., LTD.
 P.O. Box 3225
 Portland, OR 97208

AFFIDAVIT OF MAILING

STATE OF OREGON)

)ss

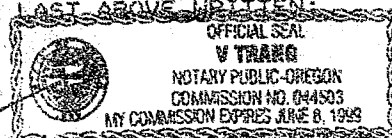
DATE: 12/23/97

County of Multnomah)

I, THE UNDERSIGNED, BEING FIRST DULY SWORN, DEPOSE AND SAY THAT I
 CAUSED TO BE MAILED TO THE DEFENDANT(S) WHOSE NAME AND ADDRESS
 APPEARS BELOW, TRUE, EXACT AND COMPLETE COPIES OF THE FOREGOING
 NOTICE, AND OF THE TRUSTEE'S NOTICE OF SALE HEREIN REFERRED TO, BY
 CAUSING SAME TO BE DEPOSITED IN THE UNITED STATES MAIL AT Portland,
 OREGON, ON SAID DATE, ADDRESSED AS SHOWN, WHICH IS THE USUAL PLACE OF
 ABODE OF SAID DEFENDANT(S) BEING THE ADDRESS AT WHICH SUBSTITUTE
 SERVICE OF TRUSTEE'S NOTICE OF SALE THEREIN WAS HERETOFORE MADE UPON
 SAID DEFENDANT(S).

SUBSCRIBED AND SWORN TO BEFORE ME
 THE DAY AND YEAR LAST ABOVE WRITTEN:

Brandon Ridgeway
 1194 Crescent Ave
 Klamath Falls, OR 97601



[Signature]

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

11666

STATE OF OREGON
COUNTY OF Klamath

COURT CASE NO. _____

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

- | | | | | |
|--|------------------------------------|--|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Summons & Complaint | <input type="checkbox"/> Summons | <input type="checkbox"/> Small Claim | <input type="checkbox"/> Motion | <input type="checkbox"/> Answer |
| <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Judgment | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Letter |
| <input type="checkbox"/> Summons & Petition | <input type="checkbox"/> Order | <input type="checkbox"/> Decree | <input type="checkbox"/> Notice | <input type="checkbox"/> Citation |
| <input type="checkbox"/> Notice of Small Claims | <input type="checkbox"/> Complaint | <input type="checkbox"/> Order to Show Cause | <input type="checkbox"/> Subpoena | |
| <input checked="" type="checkbox"/> Trustee's Notice of Sale | | | | |

For the within named: Occupants of 1194 Crescent Avenue, Klamath Falls, Oregon 97601

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to: _____
Rod Campbell at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to _____,
a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☐ **OFFICE SERVICE:** At the office which he/she maintains for the conduct of business as shown at the address below, by
leaving such true copy or Original with _____, the person who is apparently in charge.

☐ **SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO
SUIT UNDER A COMMON NAME.**

Upon _____, by (a) delivering such true copy personally and in person,
Corporation, Limited Partnership, etc.

to: _____ who is a/the _____ thereof, or
(b) leaving such true copy with _____, the person who is apparently in charge of the office of
_____, who is a/the _____ thereof.

☐ **OTHER METHOD:** _____ By leaving an Original or True Copy with _____

☐ **NOT FOUND:** I certify that I received the within document for service on _____ and after due
and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent,
_____ within _____ County.

1194 1/2 Crescent Avenue

ADDRESS OF SERVICE	STREET	UNIT / APT / SPC#
Klamath Falls	Oregon	97601
CITY	STATE	ZIP

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

December 18, 1997
DATE OF SERVICE
NOTARY PUBLIC - OREGON
COMMISSION NO. 050537
COMMISSION EXPIRES FEB 24, 2000
TIME OF SERVICE 2:30 p.m.

SIGNATURE

Robert S. Cudo

or not found
PRINTED IN OREGON

PROOF OF SERVICE **JEFFERSON STATE ADJUSTERS**

11667

STATE OF OREGON
COUNTY OF Klamath

COURT CASE NO. _____

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

- | | | | | |
|--|------------------------------------|--|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Summons & Complaint | <input type="checkbox"/> Summons | <input type="checkbox"/> Small Claim | <input type="checkbox"/> Motion | <input type="checkbox"/> Answer |
| <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Judgment | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Letter |
| <input type="checkbox"/> Summons & Petition | <input type="checkbox"/> Order | <input type="checkbox"/> Decree | <input type="checkbox"/> Notice | <input type="checkbox"/> Citation |
| <input type="checkbox"/> Notice of Small Claims | <input type="checkbox"/> Complaint | <input type="checkbox"/> Order to Show Cause | <input type="checkbox"/> Subpoena | |
| <input checked="" type="checkbox"/> Trustee's Notice of Sale | | | | |

For the within named: Occupants of 1194 Crescent Avenue, Klamath Falls

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to: _____
Laurie J. Ridgeway at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Laurie J. Ridgeway,
a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:
Brandon R. Ridgeway

☐ **OFFICE SERVICE:** At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy or Original with _____, the person who is apparently in charge.

☐ **SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME.**
Upon _____, by (a) delivering such true copy personally and in person,
Corporation, Limited Partnership, etc.

to: _____ who is a/the _____ thereof, or
(b) leaving such true copy with _____, the person who is apparently in charge of the office of
_____, who is a/the _____ thereof.

☐ **OTHER METHOD:** _____ By leaving an Original or True Copy with _____

☐ **NOT FOUND:** I certify that I received the within document for service on _____ and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, _____ within _____ County.

<u>1194 Crescent Avenue</u>	STREET	<u>Oregon</u>	UNIT / APT / SPC#
<u>Klamath Falls</u>	CITY	<u>97601</u>	STATE
			ZIP

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

December 1, 2000
DATE OF SERVICE
1:10 a.m. ☐ p.m. ☒
TIME OF SERVICE
D.G. Bertram
SIGNATURE
or not found
PRINTED IN OREGON
TEK 212

11668

97-12765

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Martin W. Noland and Tracy Noland, husband and wife as grantor to Aspen Title and Escrow, Inc. an Oregon corporation, as Trustee, in favor of Independence One Mortgage Corporation, a Michigan corporation as Beneficiary, dated June 16, 1994, recorded June 29, 1994, in the mortgage records of Klamath County, Oregon, in Book No. M-94 at Page 20273, Document No. 83549, beneficial interest having been assigned to Fleet Mortgage Corp., covering the following described real property:

Lot 5 and the Northeasterly 1/2 of Lot 6, Block 12, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.
COMMONLY KNOWN AS: 1194 Crescent Avenue, Klamath Falls, OR 97601

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 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 in the sum of \$751.80 from August 1, 1997, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sum being the following, to-wit:

\$73,230.20, together with interest thereon at the rate of 8.750% per annum from July 1, 1997 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 22, 1998 at the hour of 11:00 o'clock A.M., in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse located at 317 South 7th Street, 2nd Floor 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 said described real property which the grantor has or had power to convey at the time of the execution of 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 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

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to the beneficiary of the entire amount 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 obligations 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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

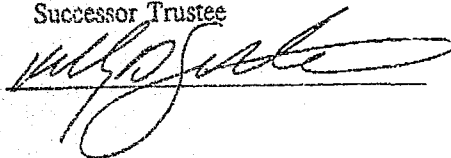
KELLY D. SUTHERLAND

Successor Trustee

Dated


12/13/97

By:



State of Oregon, County of Multnomah ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale


SHAPIRO & KREISMAN

522 SW 5th Avenue

Suite 300

Portland, Oregon 97204

(503) 241-0772

Lender Loan #:

7873911-M

11670

NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. SECTIONS 1692

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary as named in the attached Trustee's Notice of Sale is the original creditor to whom the debt was owed; if the debt has been assigned, the Trustee's Notice of Sale will name the current holder of the beneficial interest.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the Trustee unless the debtor, within thirty days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor notifies the Trustee in writing within thirty days of the receipt of this notice that the debt or any portion thereof is disputed, the Trustee will provide a verification of the debt, and a copy of the verification will be mailed to the debtor by the Trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the Trustee within the thirty days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the Trustee.
6. Written request should be addressed to: Fair Debt Collections Clerk, Shapiro & Kreisman, 522 S.W. Fifth Avenue, Suite 300, Portland, Oregon 97204.
7. This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

STATE OF OREGON; COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 9th day
of April A.D., 19 98 at 3:18 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 11665.

FEE \$35.00

By Bernetha G. Letsch, County Clerk
Kathleen Kress