

ASPER 04049171

AFFIDAVIT OF MAILING

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STATE OF OREGON

County of Douglas

} ss,

I, Barbara L. Thomas, being first duly sworn, depose, 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 his successor in interest named in the attached original Trustee's Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Trustee's Notice of Sale by mailing an original thereof by both first class and certified mail with return receipt requested to each of the parties named on the attached letter at their respective last known addresses.

Said parties include the grantor in the trust deed; any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice; any parties 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, any party requesting notice, as required by ORS 86.785.

Each of the notices so mailed was an original notice of sale signed by the trustee; each such notice was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Roseburg, Oregon, on February 17, 1999. With respect to each party listed herein, 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.

Barbara L. Thomas
Barbara L. Thomas, Vice-President

Subscribed and sworn to before me this 17th day of February, 1999.

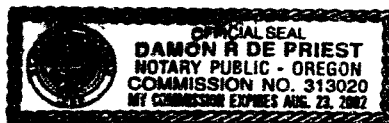
D. R. D. R.
Notary Public for Oregon

Mail To:

Umpqua Litter

P.O. Box 1609

Roseburg, OR 97470



26420

UMPQUA TITLE & ESCROW SERVICES
Post Office Box 1609
Roseburg, OR 97470
(541) 672-6651

February 16, 1999

TERRY ALAN POCH
152863 Wagon Trail Road
La Pine, OR 97739

ANNE M. POCH
152863 Wagon Trail Road
La Pine, OR 97739

TERRY ALAN POCH
1037 Wagon Trail Ranch Road
La Pine, OR 97739

ANNE M. POCH
1037 Wagon Trail Ranch Road
La Pine, OR 97739

TERRY ALAN POCH
HC76 Box 1037
La Pine, OR 97739

ANNE M. POCH
HC76 Box 1037
La Pine, OR 97739

Attached, and mailed separately to each of you by both first class and certified mail, is an original Trustee's Notice of Sale in connection with the foreclosure of a trust deed made by TERRY ALAN POCH and ANNE M. POCH in favor of CHARLES BECHERER and MARY BECHERER. This notice is being mailed to you pursuant to Chapter 86 of the Oregon Revised Statutes.

Please read the enclosed notice carefully. If you have any questions regarding your rights, you should contact your attorney.

Sincerely,



Barbara L. Thomas
Vice-President

BLT:drd

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by TERRY ALAN POCH and ANNE M. POCH as Grantor, to UMPQUA TITLE & ESCROW SERVICES as Trustee in favor of CHARLES BECHERER and MARY BECHERER husband and wife, or the survivor as beneficiary, dated June 27, 1997 recorded July 2, 1997, in Volume M97 at Page 20663 as Instrument No. 40409 Records of Klamath County, Oregon, covering the following described real property in said county and state:

Lot 4, Block 5 of WAGON TRAIL ACREAGES NO. ONE, FIRST ADDITION,
according to the official plat thereof on file in the office of the
County Clerk, Klamath County, Oregon.

TOGETHER WITH A 1991 BROOKSHIRE MOBILE HOME, VEHICLE I.D.
#ORFLL48AB11889BS, X210138

COMMONLY KNOWN AS: 152863 Wagon Trail Road
La Pine, OR 97739
aka: 1037 Wagon Trail Ranch Road
La Pine, OR 97339
aka: HC76, Box 1037
La Pine, OR 97739

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 foreclosure is made is grantor's failure to pay when due the following sums:

monthly payments in the amount of \$418.07, due for October 1998,
through present, plus late charges,
delinquent property taxes and advances by beneficiary if any.
ALSO failure to provide and maintain insurance as required by the
above referenced trust deed.

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 sums being \$26,670.42 plus interest, accrued late charges and advances.

WHEREFORE, notice is hereby given that the undersigned trustee will on July 20, 1999, at the hour of 1:00 o'clock P.M., Pacific Time, as established by Section 187.110, Oregon Revised Statutes, at the front entrance to the county building located at 403 Pine Street., in the City of Klamath, County of Klamath and State of Oregon, sell at public auction to the highest bidder for cash in the form of a Cashier's Check the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of 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 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 Section 86.753 of Oregon Revised Statutes.

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.

Dated, this 16th day of February, 1999.

UMPQUA TITLE & ESCROW SERVICES, INC., TRUSTEE

By: Barbara L. Thomas
BARBARA L. THOMAS, VICE-PRESIDENT

BLT:drd
Order No. 39701

State of Oregon, County of Klamath
Recorded 7/01/99, at 3:31 p. m.
In Vol. M99 Page 26419
Linda Smith,
County Clerk Fee \$ 25 HR