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ASPEN 01050178/F

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

Vol M00 Page 5065

**THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.**

*This Space For County Recording Use Only
as of 8-1-98*

AFTER RECORDING RETURN TO
*name and address of the person authorized to receive the
instrument after recording, as required by ORS 205.180(4)
and ORS 205.238.*

**MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on
Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of
Sale or Proof of Service will be considered a transaction.**

☒ **AFFIDAVIT OF MAILING NOTICE OF SALE** *(must have trustee's notice of sale attached)*

☒ **AFFIDAVIT OF PUBLICATION NOTICE OF SALE**

☒ **PROOF OF SERVICE**

Original Grantor on Trust Deed

Susan Krouse

Beneficiary

Aspen Title & Escrow, Inc., 401 K Retirement Trust Account

A/46-

NT

ASPEN 04050178/F



AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

5066

RE: Trust Deed from

To

Grantor

 SPACE RESERVED
FOR
RECORDER'S USE

Trustee

After recording, return to (Name, Address, Zip):

ASPEN TITLE & ESCROW, INC

ATTN: FORECLOSURE DEPT.

STATE OF OREGON, County of Klamath) ss:I, Andrew A Patterson, being first duly sworn, depose, and say 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies 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

ADDRESS

Susan Krouse

 118 Crescent Court
Scott Valley,
California 95066

Klamath County Tax Office

 305 Main Street
Klamath Falls, Oregon 97601

Greg Brown

 4420 Bartlett, #15
Klamath Falls, Oregon 97601

These 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 set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Andrew A Patterson

~~XXXXXX~~ the trustee named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on September 20, 1999. 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 proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.


 Subscribed and sworn to before me on September 20, 1999
Trisha L. Powell
Notary Public for Oregon
My commission expires 10/4/2002

ON

ASPEN 04050178/F
TRUSTEE'S NOTICE OF SALE

5067



Reference is made to that certain trust deed made by
 Susan Krouse as grantor, to
 Aspen Title & Escrow, Inc as trustee,
 in favor of Aspen Title & Escrow, Inc., 401 K Retirement Trust Account as beneficiary,
 dated September 17, 1996, recorded September 19, 1996, in the mortgage records of
 Klamath County, Oregon, in ~~XXXXXX~~ volume No. M96 at page 29765, or
 as fee/ ~~XXXXXXXXXXXXXXXXXXXX~~ No. 25348 (indicate which), covering the following described real
 property situated in said county and state, to-wit:

Lot 32, Casitas, in the County of Klamath, State of Oregon.
 Code 41 Map 3909-10CD-TL 1500

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 installments of \$297.16 due for June 18, 1999, July 18, 1999, August 18, 1999 and September 18, 1999 and subsequent installments of like amounts; subsequent amounts for assessments due under the terms and provisions of the Note and 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 the following, to-wit: \$10,179.39 plus interest and late charges, thereon from June 18, 1999 at the rate of 12.50% per annum until paid and all sums expended by the beneficiary pursuant to the terms and provisions of the Note and Trust Deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 21, 2000, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at front entry to Aspen Title & Escrow, Inc located at 525 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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.

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 "beneficiary" include their respective successors in interest, if any.

DATED September 20, 1999

Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

~~XXXXXXXXXXXX~~ Attorney for said Trustee

SERVE:

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

NE

ASPEN 04050178/F

**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S NOTICE OF SALE UPON OCCUPANT
AND PROOF OF SERVICE**

5068

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:
STATE OF OREGON, County of Klamath) ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee ~~XXXXXXXXXXXXXXXXXXXX~~ in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP 7D.(2) and 7D.(3), upon the occupant of the property described in said Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in said trust deed, are as follows:

NAME OF PERSON TO BE SERVED
(If unknown, so state)

PROPERTY ADDRESS

Occupant

4454 Altamont Drive
Klamath Falls, Oregon 97603

If the occupant is indicated as "unknown", or if you find the property at said address to be occupied by other than the person named, then you are instructed to serve the person or persons whom you find to be occupying said property.

Service should be made by October 1, 1999, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in making service until it has been accomplished.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

[Signature]
XXXXXXXXXX Trustee

Subscribed and sworn to before me this 20th day of September, 1999.

[Signature]

Notary Public for Oregon. My commission expires: 10/4/2002



PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

**TRUSTEE'S INSTRUCTIONS AND PROOF OF
SERVICE UPON OCCUPANT OF TRUSTEE'S
NOTICE OF SALE**

(120-Day Notice per ORS 86.750(1))

RE: Trust Deed from

Grantor

TO

Trustee

AFTER RECORDING RETURN TO

ASPEN TITLE & ESCROW, INC
ATTN: FORECLOSURE DEPT.

SPACE RESERVED
FOR
RECORDER'S USE

PROOF OF SERVICE

5069



STATE OF OREGON, County of Klamath ss.

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, as follows:

Personal Service Upon Individual(s)

Upon Occupant (Ed Dergen), by delivering such true copy to him/her, personally and in person, at 4454 Altamont Drive, Klamath Falls OR 97603, on Sept. 26, 1999, at 5:15 o'clock P.M.
Upon _____, by delivering such true copy to him/her, personally and in person, at _____, on _____, 19____, at _____ o'clock ____M.

Substituted Service Upon Individual(s)

Upon _____, by delivering such true copy at his/her dwelling house or usual place of abode, to-wit: _____, who is a person over the age of 14 years and a member of the household of the person served on _____, 19____, at _____ o'clock ____M.
Upon _____, by delivering such true copy at his/her dwelling house or usual place of abode, to-wit: _____, who is a person over the age of 14 years and a member of the household of the person served on _____, 19____, at _____ o'clock ____M.

Office Service Upon Individual(s)

Upon _____, at the office which he/she maintains for the conduct of business at _____, by leaving such true copy with _____, the person who is apparently in charge, on _____, 19____, during normal working hours, at to-wit: _____ o'clock, ____M.

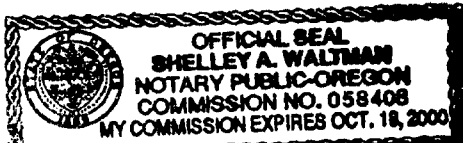
Service on Corporations, Limited Partnerships or Unincorporated Associations Subject to Suit Under a Common Name

Upon _____, by (Name of Corporation, Limited Partnership, etc.)
(a) delivering such true copy, personally and in person, 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;
* Specify registered agent, officer (by title), director, general partner, managing agent.
at _____, on _____, 19____, at _____ o'clock ____M.

EACH OF THE PERSONS, FIRMS AND CORPORATIONS SERVED BY ME IS THE IDENTICAL PERSON, FIRM OR CORPORATION NAMED IN THE TRUSTEE'S INSTRUCTIONS TO ME IN CONNECTION HERewith.

Wendy Young

Subscribed and sworn to before me this 2 day of November, 1999.



Shelley Waltman
Notary Public for Oregon
My commission expires 10-18-00

PUBLISHER'S NOTE: ORS 86.740(2) requires that the Notice of Sale be served in the manner in which a summons is served pursuant to Oregon Rules of Civil Procedure 7 D. (2) and 7 D. (3). The Proof of Service above contains most, but not all, of the methods of service. For example, this form does not include proof of service upon a minor or incapacitated person. See ORCP 7 D. (2) and 7 D. (3) for complete service methods on particular parties.

Affidavit of Publication

ASPEN 01050178

5070

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager,
being first duly sworn, despose 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 2700

Trustee's Notice

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

(4) insertion(s) in the following issues:
October 25, November 1, 8, 15, 1999

Total Cost: \$594.00

Subscribed and sworn before me this 15th
day of November 1999

Linda A. Subbie

Notary Public of Oregon

My commission expires March 15 2000

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Susan Krouse, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Aspen Title & Escrow, Inc., 401 K Retirement Trust Account, as beneficiary, dated September 17, 1996, recorded September 19, 1996, in the mortgage records of Klamath County, Oregon, in Vol. No. M96 at page 29765, or as fee No. 25348, covering the following described real property situated in said county and state, to-wit:

Lot 32, Casitas, in the County of Klamath, State of Oregon.
Code 41 Map 3909-10CD-TL 1500

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 installments of \$297.16 due for June 18, 1999, August 18, 1999, and September 18, 1999, and subsequent installments of like amounts; subsequent amounts for assessments due under the terms and provisions of the Note and 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 the following, to-wit: \$10,179.39 plus interest and late charges, thereon from June 18, 1999 at the rate of 12.50% per annum until paid and all sums ex-

panded by the beneficiary obligation and trust deed, together with terms and provisions of the Note and Trust Deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 21, 2000, at the hour of 10:00 o'clock, A.M., in accordance with the standard of time established by ORS 187.110, at the front entry to Aspen Title & Escrow, Inc., located at 525 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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

said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED September 20, 1999

ANDREW A. PATTERSON
Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Andrew A. Patterson
Trustee
#2700 October 25, November 1, 8, 15, 1999

State of Oregon, County of Klamath
Recorded 2/17/00, at 10:43 a.m.
In Vol. M00 Page 5065
Linda Smith,
County Clerk Fee \$ 46.00

