

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

Vol M00 Page 14779

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.

200 APR 27 PM 3:28

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

AFTER RECORDING RETURN TO

WALTER L. CAUBLE
SCHULTZ, SALISBURY, CAUBLE & DOLE
111 SE 6TH ST
PO BOX 398
GRANTS PASS, OR 97528

K-54905

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



Proof of SERVICE - OCCUPANCY



affidavit OF PUBLICATION.

Original Grantor on Trust Deed

EDWARD W. GROVER & TAMMY E. GROVER

Beneficiary

JAMES D & NANCY C HITCHCOCK

TRUSTEE:

WALTER L. CAUBLE

K51-
-40ck
K11-

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine) ss.

I, WALTER L. CAUBLE, being first duly sworn, 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of the trust deed described in the notice.

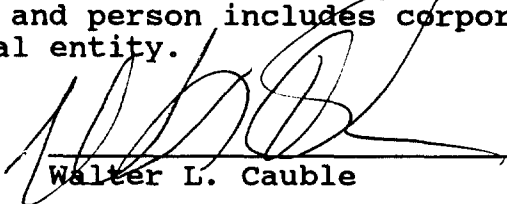
I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME	ADDRESS
Edward W. Grover, Jr. Tammy E. Grover (Grantors)	1781 Arthur Street Klamath Falls, OR 97603
Charles E. Clausen Nancy J. Clausen (Subsequent Lienholders)	1004 Stanford Carson City, NV 89701


The above-named 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 Walter L. Cauble, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on December 17, 1999. With respect to each person listed above, one such notice was mailed with postage thereof 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 the notices was mailed after recording of the notice of default and election to sell described in the notice of sale.

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



Walter L. Cauble

SUBSCRIBED and SWORN to before on December 17, 1999.


Lorrie Smith McKee

Notary Public for Oregon
My Commission Expires: 2/9/2000

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine) ss.

I, WALTER L. CAUBLE, being first duly sworn, 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of the trust deed described in the notice.

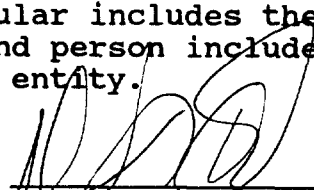
I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

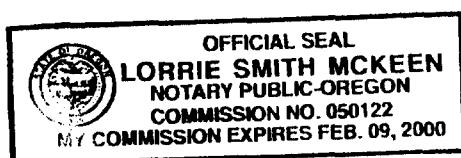
NAME	ADDRESS
Charles E. Clausen	1674 Rankin Drive
Nancy J. Clausen	Carson City, NV 89701-6857
(Subsequent Lienholders)	

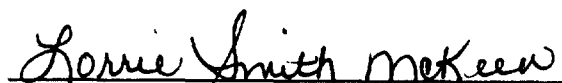
The above-named persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having 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 Walter L. Cauble, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on January 3, 2000. With respect to each person listed above, one such notice was mailed with postage thereof 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 the notices was mailed after recording of the notice of default and election to sell described in the notice of sale.

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


Walter L. Cauble

SUBSCRIBED and SWORN to before on January 3, 2000.


Notary Public for Oregon
My Commission Expires: 2/9/2000

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed.

The following information is given, pursuant to ORS 86.735 and ORS 86.745:

1. PARTIES: The parties to the trust deed described in this notice are:
Grantor: EDWARD W. GROVER JR and TAMMY E. GROVER, husband and wife; Trustee: ASPEN TITLE & ESCROW, INC.; Beneficiary: JAMES D. HITCHCOCK and NANCY C. HITCHCOCK.

2. PROPERTY: The address of the property covered by the trust deed is 1781 Arthur Street, Klamath Falls, Oregon 97603, more particularly described as follows: The Northerly 54.4 feet of Lot 4, Block 2, HOME ACRES, in the County of Klamath, State of Oregon.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated July 1, 1998, recorded July 7, 1998, in the Official Records of Klamath County, Oregon, as Document Number 61608, in Volume M98, at Pages 23951 and 23952.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Monthly installments due October 7, November 7, and December 7, 1999 in the amount of \$290.00 each, plus a buyer payment fee of \$5.00 due with each installment, and late charges accrued to date for installments not received within 15 days of the due date - \$29.00;

Real property taxes assessed under Klamath County Tax Collector's account number 3909-0003BA-00900, Key No. R525284: 1996-97 fiscal tax year - \$408.93, delinquent plus interest; 1997-98 fiscal tax year - \$464.87, delinquent plus interest; 1998-99 fiscal tax year - \$376.32, delinquent plus interest; 1999-2000 fiscal tax year - first trimester payment of \$128.43 past due plus interest.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are:

The entire unpaid principal balance of Twenty-nine Thousand and no/100ths Dollars (\$29,000.00), together with interest thereon at the rate of twelve percent (12.0%) per annum from September 6, 1999 until paid; late charges accrued to date of \$29.00, plus additional late charges that accrue on any installments not paid within 15 days of the due date.

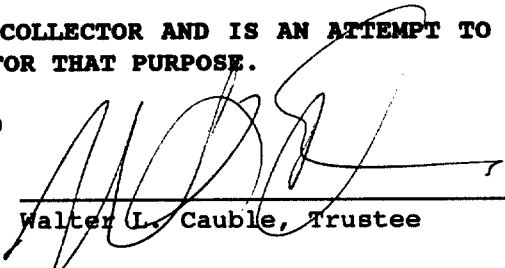
6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.

7. SALE: The property will be sold in the manner prescribed by law on Thursday, May 4, 2000, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front steps of the Klamath County Courthouse, 317 S. 7th Street, in the City of Klamath Falls, County of Klamath, State of Oregon.

8. RIGHT TO CURE DEFAULT UNDER ORS 86.753: 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 the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.753) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: December 17, 1999


Walter L. Cauble, Trustee

STATE OF OREGON, County of Josephine) 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.

PROOF OF SERVICE

STATE OF OREGON, County of Josephine) ss.

I hereby certify and swear that at all time 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 served the attached Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of the Notice of Sale certified to be such by the attorney for the trustee or successor trustee, as follows:

PERSONAL SERVICE UPON INDIVIDUALS

Upon Tammy Grover, by personally delivering such true copy to such individual, at 1781 Arthur Street, on Dec. 21, 1999, at 4:45 o'clock P. M.

Upon _____, by personally delivering such true copy to such individual, at _____, 19____, at _____ o'clock ____ M.

SUBSTITUTED SERVICE UPON INDIVIDUALS

Upon _____, by delivering such true copy at such individual's dwelling house or usual place of abode, to-wit: (insert address) _____, to _____, 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 such individual's dwelling house or usual place of abode, to-wit: (insert address) _____, to _____, 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 INDIVIDUALS

Upon _____, at the office which such individual 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 _____ o'clock, ____ M.


SERVICE ON OTHER ENTITIES

Upon _____ (name of entity), by:
 (a) delivering such true copy, personally and in person, to _____, who is _____ thereof; OR
 (b) leaving such true copy with _____, the person who is apparently in charge of the office of _____, who is _____ thereof;
 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.

[Signature] 12-22-99

SUBSCRIBED and SWORN to before me this 21 day of December, 1999.



OFFICIAL SEAL
SANDRA C COX
 NOTARY PUBLIC - OREGON
 COMMISSION NO. B059033
 MY COMMISSION EXPIRES OCT. 31, 2000

Sandra C Cox
 Notary Public for Oregon
 My Commission Expires: 10/31/2000

SCHULTZ, SALISBURY, CAUBLE & DOLE
 ATTORNEYS AT LAW
 111 S.E. SIXTH STREET
 P. O. BOX 378
 GRANTS PASS, OREGON 97528
 PHONE: (541) 476-8825
 FAX: (541) 471-1704

After Recording Return to:

Walter L. Cauble
SCHULTZ, SALISBURY, CAUBLE & DOLE
111 S. E. Sixth Street, P. O. Box 398
Grants Pass, OR 97528


AFFIDAVIT OF OCCUPANCY

STATE OF OREGON, County of Klamath) ss.

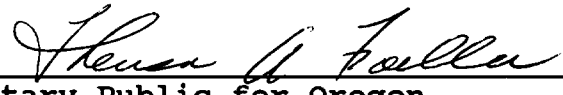
I, Dave Shuck, being first duly sworn, depose, say and certify that:

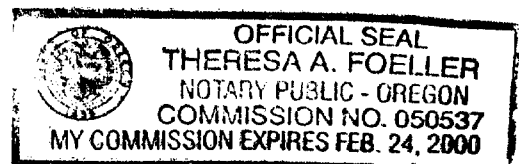
I personally served Tammy Grover with a true copy of the attached Trustee's Notice of Sale at 4:45 P.M., on December 21, 1999, at her residence address: 1781 Arthur Street, Klamath Falls, Oregon.

Tammy Grover advised me that she is the only adult occupant of the residence at 1781 Arthur Street, Klamath Falls, Oregon.

 1-7-99
Type Name of Affiant

SUBSCRIBED and SWORN to and acknowledged before me this 7th day of January, 2000.


Notary Public for Oregon
My Commission Expires: _____



Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Wells, Business 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#2966

Trustee's Notice of Sale

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:
March 3, 10, 17, 24, 2000

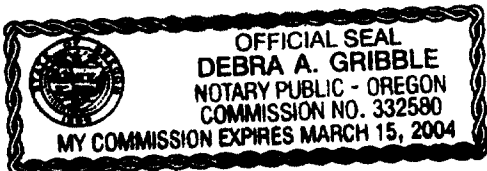
Total Cost: \$580.50

Subscribed and sworn before me this 24th
day of March 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15, 20 04



TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed.

The following information is given, pursuant to ORS 86.735 and ORS 86.745:

1. PARTIES: The parties to the trust deed described in this notice are: Grantor: EDWARD W. GROVER JR and TAMMY E GROVER, husband and wife; Trustee: ASPEN TITLE & ESCROW, INC.; Beneficiary: JAMES D. HITCHCOCK and NANCY C. HITCHCOCK.
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5. BALANCE OWING: This sum owing on the obligations secured by the trust deed are:

The entire unpaid principal balance of Twenty nine Thousand and no/100ths Dollars (\$29,000.00), together with interest thereon at the rate of twelve percent (12%) per annum from September 6, 1998 until paid; late charges accrued to date of \$29.00, plus additional late charges that accrue on any installments not paid within 15 days of the due date.

6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.

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accord with the standard of time established by ORS 187.110, at the front steps of the Klamath County Court house, 317 S. 7th Street, in the city of Klamath Falls, County of Klamath, State of Oregon.

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default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.753) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: December 17, 1999

Walter I. Cauble, Trustee
#2966 March 3, 10, 17, 24, 2000

State of Oregon, County of Klamath
Recorded 04/27/00, at 3:28 p.m.
In Vol. M00 Page 14779
Linda Smith,
County Clerk Fee \$ 5.00