

After recording return to: <sup>pk</sup> William M. Ganong  
Attorney at Law  
514 Walnut Avenue  
Klamath Falls, OR 97601

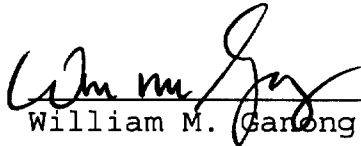
**AFFIDAVIT OF SERVICE UPON OCCUPANT  
OF TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON, County of Klamath, ss:

I, William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say and certify that:

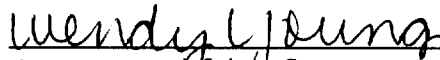
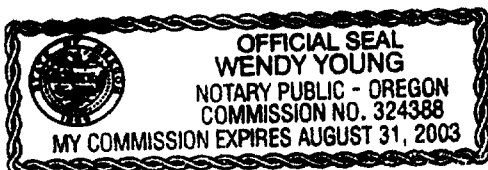
I am the Trustee for the Trust Deed more particularly described in the Notice of Default and Election to Sell and Trustee's Notice of Sale recorded in Volume M00 at page 5211 of the records of the Clerk of Klamath County, Oregon.

On February 16, 2000, the occupants of the subject property were personally served with a true copy of the Trustee's Notice of Sale. A copy of said notice is attached hereto. Also attached hereto is the original Return of Service.



William M. Ganong, OSB No. 78213  
Trustee

Subscribed and sworn to before me this 15<sup>th</sup> day of June, 2000.



Notary Public for Oregon

My commission expires: 8-31-2003

## TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. A. Grantor: Ottland, Inc.  
B. Trustee: William M. Ganong  
C. Beneficiary: Henry J. Caldwell, Jr. and Deborah L. Caldwell, Trustees of the Caldwell Family Trust, uda January 6, 1996, and their successors in Trust
2. The legal description of the property covered by the subject Trust Deed is:

Lots 6, 7 and 8, VALLEY VIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Klamath County Assessor's Account Nos.  
3909-12BB-3300, 3400, and 3500

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M96            Page: 1236            Date Recorded: January 16, 1996

3. The default for which the foreclosure is made is the Grantor's failure to make the monthly installment payments that were due and payable on January 15, 2000 and February 15, 2000; the Grantor's apparent sale of the subject property to Cathy King without the knowledge or consent of the beneficiaries; and Grantor's failure to pay the real property taxes and assessments levied against the property before they became delinquent.

4. The principal and interest owing on the obligation secured by the subject Trust Deed as of February 11, 2000 is \$74,395.86, plus interest at the note rate of 20.00% from September 20, 1999 until paid.

5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

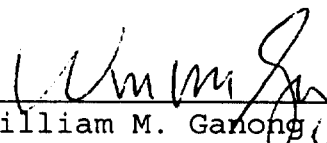
6. The Trustee will conduct a sale of the above described

property at 10:00 a.m. on the 29th day of June, 2000, at the front steps of 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

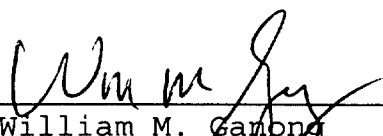
Dated this 16<sup>th</sup> day of February, 2000.

  
 \_\_\_\_\_  
 William M. Ganong, Trustee  
 514 Walnut Avenue  
 Klamath Falls OR 97601  
 Tel: (541) 882-7228

STATE OF OREGON, County of Klamath) ss.

I, the undersigned, certify that I am the attorney for the above named trustee; that I have carefully compared the foregoing copy of the Trustee's Notice of Sale with the original thereof and that the foregoing is a true, correct and exact copy of the original Trustee's Notice of Sale and of the whole thereof.

Dated at Klamath Falls, Oregon this 16<sup>th</sup> day of February, 2000.

  
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 William M. Ganong  
 Attorney for Trustee

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

1. The amount of the debt is as set forth in the attached documentation or correspondence.
2. The name of the creditor to whom the debt is owed is as stated in the attached documentation or correspondence.
3. Unless you, the consumer, within 30 days after receipt of this Notice, dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by the undersigned. The undersigned, however, reserves the right to file suit, if none has yet been filed, or to take any other appropriate action to collect the debt within this 30-day period.
4. If you, the consumer, notify the undersigned, in writing, within the 30-day period that the debt, or any portion thereof, is disputed, the undersigned will obtain verification of the debt and a copy of such verification will be mailed to you by the undersigned.
5. Upon your written request within the 30-day period, the undersigned will provide you with the name and address of the original creditor, if such original creditor is different from the current creditor.
6. Written requests should be addressed to William M. Ganong, 514 Walnut Avenue, Klamath Falls, Oregon 97601.
7. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

## CERTIFICATE OF SERVICE

I hereby certify that on February 23, 2000, I personally served a true copy of the foregoing Trustee's Notice of Sale on each apartment which had an occupant.

Wendy Young  
Wendy Young, Server

State of Oregon, County of Klamath  
Recorded 06/15/00, at 2:42 p. m.  
In Vol. M00 Page 21737  
**Linda Smith,**  
County Clerk Fee \$ 41