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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Vol M00

Page

40692

STATE OF OREGON, County of Klamath, ss:

I, NEAL G. BUCHANAN, being first duly sworn, depose, and 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

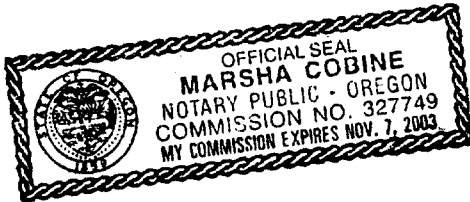
I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known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

NAME	ADDRESS
RONALD E. NORRED	925 Addison Klamath Falls, OR 97601
CHERRY A. HILL	925 Addison Klamath Falls, OR 97601

Said 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 NEAL G. BUCHANAN, attorney for the trustee named in said 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 KLAMATH FALLS, Oregon, on JULY, 2000. 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 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.

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



Neal G. Buchanan
NEAL G. BUCHANAN

Subscribed and sworn to before me on July 13, 2000, 19

Marsha Cobine

Notary Public for Oregon. My commission expires 11-7-03

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

RONALD E. NORRED and CHERRY A. HILL

Grantor

TO

AMERITITLE

NEAL G. BUCHANAN, SUCCESSOR

Trustee

AFTER RECORDING RETURN TO

NEAL G. BUCHANAN
435 OAK AVE.
KLAMATH FALLS, OR 97601

(DON'T USE THIS SPACE; RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

STATE OF OREGON,

County of } ss.

I certify that the within instrument was received for record on the day of , 19 , at o'clock M., and recorded in book/reel/volume No. on page or as fee/file/instrument/microfilm/reception No. , Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By Deputy

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date.

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

40693

ON

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by RONALD E. NORRED and CHERRY A. HILL, as tenants in common, as grantor, to AMERITITLE (NEAL G. BUCHANAN, ATTORNEY AT LAW AS SUCCESSOR), as trustee, in favor of FLOYD MCCURDY signed MARCH 29, 1999, as beneficiary, dated MARCH 24, 19 99, recorded MARCH 29, 19 99, in the mortgage records of KLAMATH County, Oregon, in ~~book~~ volume No. M99 at page 10993, or as fee/instrument/~~microfilm~~ recording No. 77085 (indicate which), covering the following described real property situated in said county and state, to-wit:

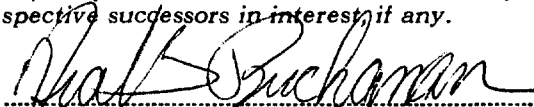
SEE EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE

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: a portion of the payment due October 29, 1999 and the entirety of the payments falling due the 29th day of each month thereafter, such payments being in the amount of \$500.00 together with a tax/insurance add-back of \$27.15 per month; and failure of the grantor to maintain insurance coverage on the premises, requiring the beneficiary to pay such insurance in the amount of \$411.73

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: Principal balance in the sum of \$39,916.93 together with interest on the said sum at the rate of 8% per annum from February 3, 2000 until paid; and reimbursement of fire insurance premiums paid by the beneficiary in the sum of \$411.73; and all costs, fees and expenses of this Trust Deed including the cost of the title search as well as the other costs and expenses of the Trustee including Trustee's and Attorney's fees as provided for by the provisions of the Trust Deed. WHEREFORE, notice hereby is given that the undersigned trustee will on NOVEMBER 15, 2000, ~~at~~ at the hour of 1:15 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at THE LAW OFFICES OF NEAL G. BUCHANAN, 435 OAK AVENUE

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 JULY 13, 2000, ~~19xxx~~

NEAL G. BUCHANAN

Successor 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.

Attorney for said Trustee

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.

SERVE:

EXHIBIT "A" LEGAL DESCRIPTION

Beginning at a point on the Southeasterly line of Lot 14 in Block 76 of BUENA VISTA ADDITION to Klamath Falls, Oregon, which is North 55 degrees 38' East 107 feet from the most Southerly corner of said lot; thence North 55 degrees 38' East 36 feet along the Southeasterly line of said lot; thence North 35 degrees 11' West 66.45 feet; thence South 47 degrees 32' West 11.6 feet; thence South 45 degrees 38' East 1.79 feet; thence South 41 degrees 27' West 29.85 feet; thence South 39 degrees 20' East 56.1 feet to the point of beginning, being a portion of Lot 14, Block 76, BUENA VISTA ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROOF OF SERVICE

40695

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 Ronald E. Norred, by delivering such true copy to him/her, personally and in person, at 925 Addison St., Klamath Falls, OR. 97601, on July 18, 2000, at 7:10 o'clock P.M.

Upon Cherry A. Hill, by delivering such true copy to him/her, personally and in person, at 925 Addison St., Klamath Falls, OR. 97601, on July 18, 2000, at 7:10 o'clock P.M.

Substituted Service Upon Individual(s)

Upon _____, by delivering such true copy at his/her dwelling house or usual place of abode, to-wit: _____, 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 his/her dwelling house or usual place of abode, to-wit: _____, 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 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.

Service Upon State of Oregon

Upon the State of Oregon by leaving such true copy with _____, a deputy/ clerk (delete word inapplicable) at the office of the Attorney General on _____, 19____, at _____ o'clock ____M.

Service Upon Public Bodies

Upon _____, by

(a) serving such true copy, personally and in person on _____, who is 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 director, managing agent, clerk, secretary

at _____, on _____, 19____, at _____ o'clock ____M.

FURTHER, if such public body is a county, I served an additional true copy of the Notice of Sale upon _____

_____, who is the district attorney for the county, by

(a) delivering such true copy, personally and in person, to said district attorney, OR (b) leaving such true copy with _____, the person who is apparently in charge of the district attorney's office,

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.

Service cannot be made upon _____, after reasonable efforts to do so have been made;

I attempted to make service by _____

Subscribed and sworn to before me this 19 day of July, 192000.

(SEAL)



Notary Public for Oregon
My commission expires 10/31/00

PUBLISHER'S NOTE: This form is to 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.

OC

INSTRUCTIONS FOR SERVICE OF TRUSTEE'S NOTICE OF SALE PURSUANT TO ORS 86.740 AND PROOF OF SERVICE

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

40696

STATE OF OREGON

County of Klamath

ss.

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

I am the Trustee or attorney for the Trustee 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 following persons:

NAME OF PERSON TO BE SERVED

ADDRESS

RONALD E. NORRED

925 Addison
Klamath Falls, OR 97601

CHERRY A. HILL

925 Addison
Klamath Falls, OR 97601

Said 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.

Service should be made by JULY 18, 2000, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, but it appears that it is possible to effect service upon the above named person, 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.

Subscribed and sworn to before this

13th

day of July, 2000, 19



(SEAL)

Neal G. Buchanan
(Attorney for) Trustee

Marsha Cobine
Notary Public for Oregon
My commission expires: 11-7-03

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 OF TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

RONALD E. NORRED and CHERRY A. HILL

Grantor

TO

AMERITITLE (NEAL G. BUCHANAN, SUCCESSOR)

Trustee

AFTER RECORDING RETURN TO
NEAL G. BUCHANAN
435 OAK AVE.
KLAMATH FALLS, OR 97601

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,

County of } ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____ Deputy

Affidavit of Publication

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#3481

Trustee's Notice of Sale

Floyd McCurdy

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:

September 13, 20, 27, 2000

October 4, 2000

Total Cost: \$688.50

Larry L. Wells

Subscribed and sworn before me this 4th
day of October 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires 04



OFFICIAL SEAL
DEBRA A. GRIBBLE
NOTARY PUBLIC - OREGON
COMMISSION NO. 332580
MY COMMISSION EXPIRES MARCH 15, 2004

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by RONALD E. NORRED AND CHERRY A. HILL, as tenants in common, as grantor, to AMERITILE NEAL G. BUCHANAN, ATTORNEY AT LAW AS SUCCESSOR), as trustee, in favor of FLOYD MCCURDY signed MARCH 29, 1999, as beneficiary, dated MARCH 24, 1999, recorded MARCH 29, 1999, in the mortgage records of KLAMATH County, Oregon in/volume No M99 at page 10993, or as fee/instrument/NO 77085, covering the following described real property situated in said county and state, to-wit:

Beginning at a point on the Southeast-erly line of Lot 14 in Block 76 of BUENA VISTA ADDITION to Klamath Falls, Oregon, which is North 55 degrees 38' East 107 feet from the most Southerly corner of said lot; thence North 55 degrees 38' East 36 feet along the Southeast-erly line of said lot; thence North 35 degrees 11' West 66.45 feet; thence South 47 degrees 32' West 11.6 feet; thence South 45 degrees 38' East 1.79 feet; thence South 41 degrees 27' West 29.85 feet; thence South 39 degrees 20' East 56.1 feet to the point of beginning, being a portion of Lot 14, Block 76, BUENA VISTA ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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: a portion of the payment due October 29, 1999 and the entirety of the payments falling due the 29th day of each month thereafter, and such payments being in the amount of \$500.00 together with a tax/insurance add-back of \$27.15 per month; and failure of the grantor to maintain insurance coverage on the premises, requiring the beneficiary to pay such insurance in the amount of \$411.73. 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: Principal balance in the sum of \$39,916.93 together with interest on the said sum at the rate of 8% per annum from February 3, 2000 until paid; and reimbursement of fire insurance premiums paid by the beneficiary in the sum of \$411.73; and all costs, fees and expenses of this Trust Deed including the cost of the title search as well as the other costs and expenses of the Trustee including Trustee's and Attorney's fees as provided for by the provisions of the Trust Deed. WHEREFORE, notice hereby is given that the undersigned trustee will on NOVEMBER 15, 2000

at the hour of 1:15 o'clock P.M., in accord with the standard of time established by ORS 187.110, at THE LAW OFFICES OF NEAL G. BUCHANAN, 435 OAK AVENUE 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 exe-

cution 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 ex-

penses 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: July 13, 2000
NEAL G. BUCHANAN
Successor Trustee

WE ARE ATTEMPT-
ING TO COLLECT A
DEBT. ANY INFOR-
MATION OBTAINED
WILL BE USED FOR
THAT PURPOSE.

#3481 September 13, 20,
27, 2000
October 4, 2000

State of Oregon, County of Klamath
Recorded 11/09/00, at 2:32 p.m.
In Vol. M00 Page 40692
Linda Smith,
County Clerk Fee\$ 51.00