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STATE OF OREGON )  
 ) SS  
COUNTY OF MULTNOMAH )

I, Sabrina P. Loiselle, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned, I was and now am a competent person over the age of eighteen years and not the Beneficiary or its successor in interest named in the attached original trustee's notice of sale (the "Notice") given under the terms of that certain deed of trust described in the Notice (the "Trust Deed").

I gave notice of the sale of the real property described in the attached Notice by mailing true copies thereof by both first-class and certified mail with return receipt requested to each of the following persons, at their respective last-known addresses:

City of Klamath Falls  
Attn: Diana  
500 Klamath Avenue  
Klamath Falls, OR 97601

Carter Jones Collections, LLC  
1143 Pine Street  
Klamath Falls, OR 97601

Carter Jones Collections, LLC  
c/o Kent Pederson, Registered  
Agent  
1143 Pine Street  
Klamath Falls, OR 97601


Harvest Ford Lincoln Mercury  
2833 Washborn Way  
Klamath Falls, OR 97603

Wrayco, Inc., dba Harvest Ford  
Lincoln Mercury  
c/o Wilson C. Mulheim,  
Registered Agent  
800 Willamette Street, #700  
Eugene, OR 97401

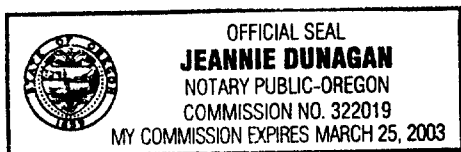
These persons include (a) the grantor in the Trust Deed; (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice; (c) any person, including the Department of Revenue or any other state agency, having a lien or 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.

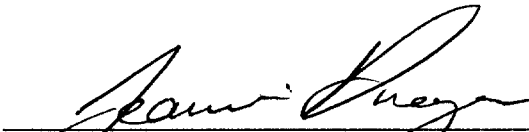
Each notice so mailed was a certified true copy of the original notice. Each true copy of said notice was contained in a sealed envelope with postage thereon fully prepaid and was deposited in the United States Postal Service at Portland, Oregon on July 31, 2000. Each true copy of said notice was mailed after the notice of default and election to sell described in said notice was recorded and at least 120 days before the date the trustee conducts the sale.

As used herein, the singular includes the plural and the word "person" includes a corporation and any other legal entity.

  
Sabrina P. Loiselle

SUBSCRIBED AND SWORN to before me this 22<sup>nd</sup> day of November, 2000.



  
Notary Public for Oregon  
My commission expires: 03/25/03

After recording, return to:

Sabrina P. Loiselle  
Miller Nash LLP  
111 S.W. Fifth Avenue, Suite 3500  
Portland, Oregon 97204-3699

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain (the "Trust Deed") dated **April 17, 1996**, by **Dennis Ray Mower and Pamala Ann Mower** (the "Grantor") to **William Sisemore** (the "Trustee"), to secure payment and performance of certain obligations of Grantor, including repayment of the promissory note dated **March 22, 1984**, in the principal amount of **\$18,400.00** (the "Note"), to **Klamath First Federal Savings and Loan Association** (the "Beneficiary"), and recorded on **March 22, 1984**, in **Volume M84 at Page 4689** in the official real property records of Klamath County, Oregon.

The description of the of real property covered by the Trust Deed is:

Lot 3 Block 2, FAIRVIEW ADDITION to the city of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

No action has been instituted to recover the obligation, or any part thereof, now remaining secured by the Trust Deed or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

The default for which the foreclosure is made is the Grantor's failure to make monthly payments beginning February 1, 2000, and on the first day of each month thereafter, as required under the Note that is secured by the Trust Deed.

By reason of said default, Klamath First Federal Savings and Loan Association, as beneficiary under the Trust Deed, has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable which sums are as follows: (a) the principal amount of \$7,452.36, (b) accrued interest of \$255.95 as of June 12, 2000, and interest accruing thereafter on the principal amount at the rate set forth in the Note, (c) late charges of \$42.85 as of June 12, 2000, and any late charges accruing thereafter, (d) amounts that the Beneficiary has paid on or may hereinafter pay to protect the lien, including by way of illustration, but not limitation, taxes, assessments, interest on prior liens, and insurance premiums, and (e) costs and attorney and trustee fees incurred by the Beneficiary in foreclosure, including the cost of a trustee's sale guarantee and any other environmental or appraisal report.

By reason of said default, Klamath First Federal Savings and Loan Association, as beneficiary under the Trust Deed, and the Successor Trustee have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795 and to sell the real property identified above to satisfy the obligation that is secured by the Trust Deed.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee or Successor Trustee's agent will, on **November 30, 2000, at one o'clock (1:00) p.m., based on the standard of time established by ORS 187.110 just outside the main entrance of Klamath**

**County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601, sell for cash at public auction to the highest bidder the interest in said real property, which Grantor has or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest that Grantor or the successors in interest to Grantor acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale.**

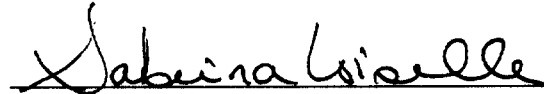
NOTICE IS FURTHER GIVEN that any person named in ORS 86.753 has the right, at any time prior to five days before the Successor Trustee conducts the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to Klamath First Federal Savings and Loan Association, as beneficiary under the Trust Deed, 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, and the word "grantor" includes any successor in interest of grantor, as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

**In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.**

For further information, please contact Sabrina P. Loiselle at Miller Nash LLP,  
111 S.W. Fifth Avenue, Suite 3500, Portland, Oregon 97204 or telephone her at (503) 224-5858.

DATED this 21<sup>st</sup> day of July, 2000.



Sabrina P. Loiselle  
Successor Trustee

STATE OF OREGON                    )  
  ) SS  
COUNTY OF MULTNOMAH        )

I, the undersigned, certify that the foregoing instrument is a complete and exact  
copy of the original Trustee's Notice of Sale.

SUBSCRIBED and sworn to before me this \_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
Notary Public for Oregon  
My commission expires: \_\_\_\_\_

After recording, return to:  
Sabrina P. Loiselle  
111 S.W. Fifth Avenue, Ste. 3500  
Portland, OR 97204

42499

## AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON  
COUNTY OF

I, Jeffrey K Hamar, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 25 day of July, 2000, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 1330 Worden  
Klamath Falls OR, 97601

I declare under the penalty of perjury that the above statements are true and correct.

Jeffrey K Hamar  
(Signed and Dated)

Subscribed and Sworn to before me this 25<sup>th</sup> day of July, 2000.



Margaret A. Nielsen  
NOTARY PUBLIC OF OREGON  
MY COMMISSION EXPIRES: 4-12-04

# 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#3510

Trustee's Notice of Sale

Dennis Ray Mower and Pamala Ann Mower

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 28, 2000

October 5, 12, 19, 2000

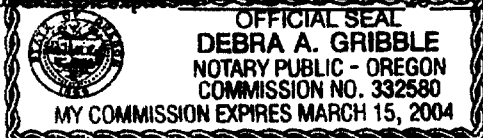
Total Cost: \$837.00

Subscribed and sworn before me this 19th  
day of October 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain (the "Trust Deed") dated April 17, 1996, by Dennis Ray Mower and Pamala Ann Mower (the "Grantor") to William Sisemore (the "Trustee"), to secure payment and performance of certain obligations of Grantor, including repayment of the promissory note dated March 22, 1984, in the principal amount of \$18,400.00 (the "Note"), to Klamath First Federal Savings and Loan Association (the "Beneficiary"), and recorded on March 22, 1984, in Volume M84 at Page

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By reason of said default, Klamath First Federal Savings and Loan Association, as beneficiary under the Trust Deed, and the Successor Trustee have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795, and to sell the real property identified above to satisfy the obligation that is secured by the Trust Deed.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee or Successor Trustee's agent, will, on November 30, 2000, at one o'clock (1:00) p.m., based on the standard of time established by ORS 187.110 just outside the main entrance of Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601, sell for cash at public auction to the highest bidder the interest in said real property, which Grantor has or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest that Grantor or the successors in interest to

Grantor acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale.

NOTICE IS FURTHER GIVEN that any person named in ORS 86.753 has the right, at any time prior to five days before the Successor Trustee conducts the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to Klamath First Federal Savings and Loan Association, as beneficiary under the Trust Deed, 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, and the word "grantor" includes any successor in interest of grantor, as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

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collector.

For further information, please contact Sabrina P. Loiselle at Miller Nash LLP, 111 S.W. Fifth Avenue, Suite 3500, Portland, Oregon 97204 or telephone her at (503) 224-5858.

DATED this 21st day of July, 2000

Sabrina P. Loiselle

Successor Trustee

STATE OF OREGON

COUNTY OF MULTNOMAH

MAH)SS:1912 to 1914

#35102 September 28,

2000 not to be recorded

October 5, 12, 19, 2000

42501

State of Oregon, County of Klamath

Recorded 11/27/00, at 2:53 p.m.

In Vol. M00 Page 42494

Linda Smith,

County Clerk Fee\$ 56<sup>00</sup>

2000-11-27 14:53:00  
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