

AFTER RECORDING RETURN TO:

Valerie T. Auerbach (SP)
Farleigh, Wada & Witt, P.C.
121 SW Morrison, Suite 600
Portland, OR 97204

200 NOV 27 PM 2: 53

Vol M00 Page 42502

K56619

RECORDING COVER PAGE

Document Being Recorded: AFFIDAVIT OF PUBLICATION

Reference is made to a certain trust deed (Trust Deed) made, as follows:

Trust Deed dated May 16, 1997, by **Carol A. Hicks**, as grantor, to **AmeriTitle**, as trustee, in favor of **Forest Products Federal Credit Union**, as beneficiary, recorded on May 19, 1997, in Volume M97, Page 15244, in the mortgage records of Klamath County, Oregon.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

Beginning at a point which lies North 88 degrees 57' East, along the quarter line a distance of 1287 feet from the iron axle which marks the one quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian, and running thence: Continuing North 88 degrees 57' East along the quarter line a distance of 63 feet to an iron pin which marks the Southeast corner of the S1/2 SW1/4 NW1/4 of Section 11, township 39 South, Range 9 East of the Willamette Meridian; thence North 0 degrees 43' West a distance of 331.4 feet to a point; thence South 88 degrees 47' West a distance of 65.7 feet to a point; thence South 1 degree 12' East a distance of 331.4 feet, more or less, to the point of beginning, said tract in the S1/2 SW1/4 NW1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon. There is reserved for road purposes a strip of land 30 feet wide along the north side of this tract.

The attached document is being recorded in connection with a pending foreclosure.

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#3480

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:

September 13, 20, 27, 2000

October 4, 2000

Total Cost: \$729.00

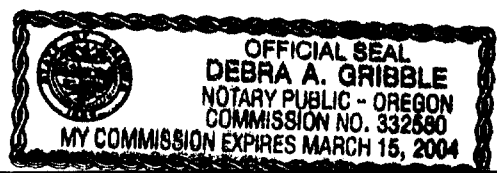
Larry L. Wells

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

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15 20 04



TRUSTEE'S NOTICE OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:
Trust Deed dated May 16, 1997, by Carol A. Hicks, as grantor, to AmeriTitle, as trustee, in favor of Forest Products Federal Credit Union, as beneficiary, recorded on May 19, 1997, in Volume M97, Page 15244, in the mortgage records of Klamath County, Oregon. The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:
Beginning at a point which lies North 88 degrees 57' East, along the quarter line a distance of 1287 feet from the iron axle which marks the one quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian, and running thence: Continuing North 88 degrees 57' East along the quarter line a distance of 63 feet to an iron pin which marks the Southeast corner of the S 1/2 SW 1/4 NW 1/4 of Section 11, township 39 South, Range 9 East of the Willamette Meridian; thence North 0 degrees 43' West a distance of 331.4 feet to a point; thence South 88 degrees 47' West a distance of 65.7 feet to a point; thence South 1 degree 12' East a distance of 331.4 feet, more or less, to the point of beginning, said tract in the S 1/2 SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the

Willamette Meridian, the County of Klamath, State of Oregon. There is reserved for road purposes a strip of land 30 feet wide along the north side of this tract. There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provisions; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:
Arrearage in the sum of \$1,239.20 as of April 25, 2000, plus additional payments, property expenditures, taxes, liens, assessments, insurance, attorney's and trustee's fees and interest due at the time of reinstatement or sale.
By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:
Payoff in the sum of \$38,009.86 as of April 25, 2000, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.
WHEREFORE, notice hereby is given that the undersigned trustee, will, on November 15, 2000, at the hour of 10:00 o'clock A.M., in accord with the standard of time established by ORS 187.110, at the following place:

Main Entrance of the Klamath County Courthouse, 317 S. 7th Street, Klamath Falls, Oregon, 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 above-described 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 the Trust Deed, to satisfy the 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 sum 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 each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and words "trustee" and "beneficiary" include their respective successors in interest, if any.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

DATED: June 13, 2000

Valerie T. Auerbach,
Successor Trustee

STATE OF OREGON

County of Multnomah)ss:

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

Sandra G. Peterson,
Paralegal

For further information, contact:

Sandra G. Peterson,
Paralegal
Farleigh, Wada & Witt,
P.C.

121 S.W. Morrison, Suite
600

Portland, OR 97204

(503) 228-6044; fax (503)
228-1741

#3480 September 13, 20,
27, 2000

October 4, 2000

TRUSTEE'S NOTICE OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Trust Deed dated May 16, 1997, by Carol A. Hicks, as grantor, to AmeriTitle, as trustee, in favor of Forest Products Federal Credit Union, as beneficiary, recorded on May 19, 1997, in Volume M97, Page 15244, in the mortgage records of Klamath County, Oregon.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

Beginning at a point which lies North 88 degrees 57' East, along the quarter line a distance of 1287 feet from the iron axle which marks the one quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian, and running thence: Continuing North 88 degrees 57' East along the quarter line a distance of 63 feet to an iron pin which marks the Southeast corner of the S1/2 SW1/4 NW1/4 of Section 11, township 39 South, Range 9 East of the Willamette Meridian; thence North 0 degrees 43' West a distance of 331.4 feet to a point; thence South 88 degrees 47' West a distance of 65.7 feet to a point; thence South 1 degree 12' East a distance of 331.4 feet, more or less, to the point of beginning, said tract in the S1/2 SW1/4 NW1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon. There is reserved for road purposes a strip of land 30 feet wide along the north side of this tract.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Arrearage in the sum of \$1,239.20 as of April 25, 2000, plus additional payments, property expenditures, taxes, liens, assessments, insurance, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Payoff in the sum of \$38,009.86 as of April 25, 2000, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will, on **November 15, 2000**, at the hour of **10:00 o'clock A.M.**, in accord with the standard of time established by ORS 187.110, at the following place: Main Entrance of the Klamath County Courthouse, 317 S. 7th Street, Klamath Falls, Oregon, 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 above-described 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 the Trust Deed, to satisfy the 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 sum 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 each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

DATED: June 13, 2000

Valerie T. Auerbach
Valerie T. Auerbach, Successor Trustee

STATE OF OREGON)
) ss.
County of Multnomah)

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

Sandra G. Peterson
Sandra G. Peterson, Paralegal

For further information, contact:
Sandra G. Peterson, Paralegal,
Farleigh, Wada & Witt, P.C.
121 S.W. Morrison, Suite 600
Portland, OR 97204
(503) 228-6044; fax (503) 228-1741

State of Oregon, County of Klamath
Recorded 11/27/00, at 2:53 p. m.
In Vol. M00 Page 42502
Linda Smith,
County Clerk Fee\$ 41.00