AFTER RECORDING RETURN TO:

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

K55619

RECORDING COVER PAGE

Vol MOO Page

(Proof)

Document Being Recorded:

AFFIDAVIT OF SERVICE

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.

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JOSEPH "R" MOUNTAIN INVESTIGATIONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF KLAMATH

FOREST PRODUCTS FEDERAL CREDIT UNION))
Petitioner,)
VS CAROL A. HICKS)))
Respondent.	į
1)

DECLARATION OF SERVICE

I, CAROL J. ANDERSCH do hereby certify and declare that on JUNE 21, 2000 at the approximate time of 11:30 A.M. I served a TRUSTEE'S NOTICE OF SALE, in the above action to CAROL A. HICKS, by handing the copies to HER, personally and in person, while at 4550 Winter Avenue, Klamath Falls, Klamath County, Oregon

I further certify that I am a competent person over the age of 18 years, a resident of the State of Oregon, not a party to, nor an Officer, Director for, employee of, nor Attorney for any party, corporate, or otherwise; that the person, firm, or corporation served by me is the identical person, firm, or corporation named in the action

Dated this the 21st day of June, 2000

CAROL J. ANDERSCH

JOSEPH "R" MOUNTAIN INVESTIGATIONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF KLAMATH

FOREST PRODUCTS FEDERAL CREDIT UNION)
Petitioner,)
VS CAROL A. HICKS)))
Respondent.	į
ı)

DECLARATION OF SERVICE

I, CAROL J. ANDERSCH do hereby certify and declare that on JUNE 21, 2000 at the approximate time of 11:30 A.M. I served a TRUSTEE'S NOTICE OF SALE, in the above action to KEITH GONZALES, by handing the copies CAROL HICKS do to his absence from the residence, He returned while I was talking to Mrs Hicks about the Notice, while at 4550 Winter Avenue, Klamath Falls, Klamath County, Oregon

I further certify that I am a competent person over the age of 18 years, a resident of the State of Oregon, not a party to, nor an Officer, Director for, employee of, nor Attorney for any party, corporate, or otherwise; that the person, firm, or corporation served by me is the identical person, firm, or corporation named in the action

Dated this the 21st day of June, 2000

CAROL J. ANDERSCH

JOSEPH "R" MOUNTAIN INVESTIGATIONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF KLAMATH

FOREST PRODUCTS FEDERAL CREDIT UNION)
Petitioner,)
VS CAROL A. HICKS)))
Respondent.))))

DECLARATION OF SERVICE

I, CAROL J. ANDERSCH do hereby certify and declare that on JUNE 21, 2000 at the approximate time of 11:30 A.M. I served a TRUSTEE'S NOTICE OF SALE, in the above action to LILIANNI HICKS, by handing the copies CAROL HICKS THE MOTHER AND GUARDIAN FOR HER, personally and in person, while at 4550 Winter Avenue, Klamath Falls, Klamath County, Oregon

I further certify that I am a competent person over the age of 18 years, a resident of the State of Oregon, not a party to, nor an Officer, Director for, employee of, nor Attorney for any party, corporate, or otherwise; that the person, firm, or corporation served by me is the identical person, firm, or corporation named in the action

Dated this the 21st day of June, 2000

CAROL J. ANDERSCH

JOSEPH "R" MOUNTAIN INVESTIGATIONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF KLAMATH

FOREST PRODUCTS FEDERAL CREDIT UNION))
Petitioner,	,)
VS)
CAROL A. HICKS)
	;
Respondent.)
l .	_)

DECLARATION OF SERVICE

I, CAROL J. ANDERSCH do hereby certify and declare that on JUNE 21, 2000 at the approximate time of 11:30 A.M. I served a TRUSTEE'S NOTICE OF SALE, in the above action to LAHNAIAH HICKS, by handing the copies CAROL HICKS THE MOTHER AND GUARDIAN FOR HER, personally and in person, while at 4550 Winter Avenue, Klamath Falls, Klamath County, Oregon

I further certify that I am a competent person over the age of 18 years, a resident of the State of Oregon, not a party to, nor an Officer, Director for, employee of, nor Attorney for any party, corporate, or otherwise; that the person, firm, or corporation served by me is the identical person, firm, or corporation named in the action

Dated this the 21st day of June, 2000

CAROL J. ANDERSCH

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	S A COMMUNICATION FROM A DEBT COLLECTOR.
DATED: June 13	, 2000 Valui S. Austail
	Valerie T. Auerbach, Successor Trustee
STATE OF OREGON County of Multnomah)) sc
County of Multnomah)
I, the undersigned, certi-	fy 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

State of Oregon, County of Klamath Recorded 11/27/00, at 2:5/p. m. In Vol. M00 Page 425/2 Linda Smith, County Clerk Fee\$ 5/20