

**After Recording Return To:**  
**Sabrina P. Loiselle**  
**Miller Nash LLP**  
**3500 U.S. Bancorp Tower**  
**111 S.W. Fifth Avenue**  
**Portland, Oregon 97204-3699**

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

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 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 trustee's notice of sale 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 as follows:

**Dennis M. Saltenberger**  
737 Lincoln Street  
Klamath Falls, OR 97601

Dennis M. Saltenberger  
4942 Villa Drive  
Klamath Falls, OR 97603

Annette J. Saltenberger  
4942 Villa Drive  
Klamath Falls, OR 97603

Annette J. Saltenberger  
3434 Bisbee Street  
Klamath Falls, OR 97603

Annette J. Saltenberger  
3601 La Marada Way  
Klamath Falls, OR 97603

**Advanta National Bank, USA**  
**1 Righter Parkway**  
**Wilmington, DE 19803-1534**

**Advanta National Bank, USA**  
500 Office Center Drive, Suite 400  
Fort Washington, PA 19034

**Advanta National Bank, USA**  
**Attn: Dennis Alter, Chairman & CEO**  
**1 Righter Parkway**  
**Wilmington, DE 19803-1534**

**Candace Amborn**  
**Post Office Box 580**  
**Medford, OR 97501-0214**


**Klamath County Tax Assessor's  
Office  
305 Main Street  
Klamath Falls, OR 97601**

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V56-

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.

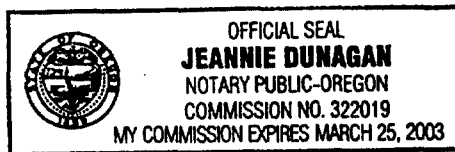
Each notice so mailed was certified to be a true copy of the original trustee's notice of sale. Each true copy of said trustee's notice of sale was mailed in a sealed envelope with postage thereon fully prepaid and deposited in the United States Post Office at Portland, Oregon on October 13, 2000. Each true copy of said trustee's notice of sale was mailed after the notice of default and election to sell 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 14<sup>th</sup> day of February,

2001.



  
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 deed of trust (the "Trust Deed") dated May 12, 1997, by **Dennis M. Saltenberger and Annette J. Saltenberger, husband and wife** (the "Grantor") to **William L. Sisemore** (the "Trustee"), to secure payment and performance of certain obligations of Grantor, including repayment of the promissory note dated May 12, 1997, in the principal amount of \$97,200.00 (the "Note"), to **Klamath First Federal Savings and Loan Association** (the "Beneficiary"), and recorded on May 15, 1997, in Volume M97 at Page 14896 in the official real property records of Klamath County, Oregon.

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

Lot 30, Block 13, Tract 1170, Third Addition to the Meadows,  
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 in full beginning December 1999 to the present as required under the terms of the Note and Trust Deed in the total amount of \$8,091.49 as of September 27, 2000.

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 \$95,201.18, (b) accrued interest of \$7,134.24 as of September 27, 2000, and interest accruing thereafter on the principal amount at the rate of 8.250 percent per annum until paid, (c) late charges of \$328.59 as of September 27, 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 **February 23, 2001, at two o'clock (2:00) p.m., based on the standard of time established by ORS 187.110, just outside the main entrance of the**

**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 9th day of October, 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: \_\_\_\_\_

## AFFIDAVIT OF NON-OCCUPANCY

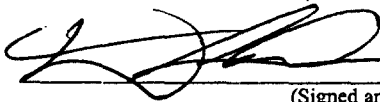
STATE OF OREGON  
COUNTY OF KLAMATH

I, **DAVE SHUCK**, 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 **17th day of October, 2000**, after personal inspection, I found the following described real property to be unoccupied.

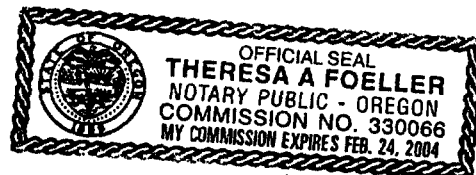
Commonly described as (Street address) **4942 Villa Drive**  
**Klamath Falls OR 97601**

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

 10-18-00  
(Signed and Dated)

Subscribed and Sworn to before me this 18th day of October, 2000.

  
NOTARY PUBLIC OF OREGON  
MY COMMISSION EXPIRES:



# 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#3743

Trustee's Notice of Sale

Dennis M. Saltenberger

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:

January 8, 15, 22, 29, 2001

Total Cost: \$756.00

Subscribed and sworn before me this 29th  
day of January 20 01

Debra A. Gribble

My commission expires  
OFFICIAL SEAL  
DEBRA A. GRIBBLE  
NOTARY PUBLIC - OREGON  
COMMISSION NO. 332500  
MY COMMISSION EXPIRES MARCH 15, 2004

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain deed of trust (the "Trust Deed") dated May 12, 1997, by Dennis M. Saltenberger and Annette J. Saltenberger, husband and wife (the "Grantor") to William L. Sismore (the "Trustee"), to secure payment and performance of certain obligations of

Grantor, including repayment of the promissory note dated May 12, 1997, in the principal amount of \$97,200.00 (the "Note"), to Klamath First Federal Savings and Loan Association (the "Beneficiary"), and recorded on May 15, 1997, in Volume M97 at Page 14896 in the official real property records of Klamath County, Oregon.

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

Lot 30, Block 13, Tract 1170, Third Addition to the Meadows, 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 in full beginning December 1999 to the present as required under the terms of the Note and Trust Deed in the total amount of \$8,091.49 as of September 27, 2000.

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 \$95,201.18, (b) accrued interest of \$7,134.24 as of September

27, 2000, and interest accruing thereafter on the principal amount at the rate of 8.250 percent per annum until paid, (c)

late charges of \$328.59 as of September 27, 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 February 23, 2001, at two o'clock (2:00) p.m., based on the standard of time established by ORS 187.110, just outside the main entrance of the 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

6146

State of Oregon, County of Klamath  
Recorded 02/15/01, at 3:04 p.m.  
In Vol. M01 Page 6139  
*Linda Smith,*  
County Clerk Fee\$ 56<sup>00</sup>

their respective suc-  
cessors in interest of  
my recordance  
with in fair Deed  
conveyance  
to be in the  
sup of collect  
part me any infor  
nation obtained  
will be used for that  
purpose only com-  
munication from  
my attorney infor  
mation please with  
reference to collect  
Minter, V. H. 42, 11  
217 1/2 Main Avenue, SO  
10000, Portland, Ore-  
gon 97201 or telephone  
503-221-1111  
DATED this 15th day  
of February 2001  
Linda Smith  
County Clerk  
STATE OF OREGON  
COUNTY OF MULTNOMAH  
MAHISS  
1973 January 15, 22