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#3758
Oregon Trustee's Notice of Sale
Julia L. Nelson
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 17, 24, 31, 2001
February 7, 2001
Total Cost:
Lan I well
- (x)
Subscribed and swom before me this 7th
day of February 20 01

Notary Public of Oregon

OFFICIAL SEAL DEBRA A. GRIBBLE

NOTARY PUBLIC - OREGON COMMISSION NO. 332580

MY COMMISSION EXPIRES MARCH 15, 2004

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RE: Loan#: 2026139333 Title#: R56033/541-884-UTC#: 0-1788 **OREGON** TRUSTEE'S

TO: JULIA L. NELSON

NOTICE OF SALE

Reference is made to that certain deed of trust made by JULIA L. NELSON A SINGLE WOMAN, as grantor, KLAMATH COUNTY TITLE COMPANY, as rustee, in favor of FIRST FINANCE, as beneficiary, dated JULY 31, 1996, recorded AUGUST 09, 1996, in the mortgage records of KLAMATH, County Oregon, in book/reel/volume No. M96 at page 24501, (fee/file/instru-ment No.) covering the following described real property situated in said county and state, LOT 4 IN BLOCK 4 OF 1007, TRACT NO. WINCHESTER, ACCORDING TO THE OFFICIAL PLAT THERE OF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. MONLY KNOWN AS: 4710 MEMORIE LANE KLAMATH **OREGON 97603** Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default

has been recorded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Late Charge(s) of \$36.30 from 07/16/00

\$145.20

Payments \$726.09 from 07/01/00: \$2,904.36

Suspense balance: \$312.79 SUB-TOTAL OF AMOUNTS IN ARREARS: \$2,736.77 By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal \$66,460.79,

together with interest as provided in the note or other instru-ment secured from the 1ST day of JUNE, 2000 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute. Wherefore, notice is hereby given that the undersigned trustee will on MARCH 09, 2001 at the hour of 10:00 AM, o'clock Standard Time, established by ORS 187.110, at MAIN STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO.
COURTHOUSE 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 him of the said trust deed, together with any interest which which the grantor or his 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 the five days before the date last set for the sale, to have this foreclosure proceeding dis-missed-and the trust deed reinstated-by pay-ment 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 de-fault 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 ten-dering 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 feesi not exceeding the amounts provided by said ORS

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 the words "trustee" and "beneficiary" include their respective successors in interest, if any. DATED: 10-16-00

David A. Kubat, OSBA# 84265 (Successor Trustee) DIRECT INQUIRIES

T.D. SERVICE COMPANY FORECLOSURE DE-PARTMENT (800) 843-0260 TAC U6737OW #3758 January 17, 24, 31,

February 7, 2001