

01 JUL 16 AM 9:49

TRUSTEE'S NOTICE OF SALE

Vol M01 Page 34455

Reference is made to that certain trust deed made by RONALD E. NORRED and CHERRY A. HILL, as tenants in common, as grantor, to AMERITITLE (NEAL G. BUCHANAN, ATTORNEY AT LAW, AS SUCCESSOR), as trustee, in favor of FLOYD MCCURDY, March 29, 1999, as beneficiary, dated MARCH 24, 1999, signed xx, recorded MARCH 29, 1999, in the mortgage records of KLAMATH County, Oregon, in book xx/volume No. M99 at page 10993, or as fee/instrument/mortgage/reception No. 77085 (indicate which), covering the following described real property situated in said county and state, to-wit:

SEE EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: a portion of the payment due October 29, 1999 and the entirety of the payments falling due the 29th day of each month thereafter, such payments being in the amount of \$500.00 together with a tax/insurance add-back of \$27.15 per month; and failure of the grantor to maintain insurance coverage on the premises, requiring the beneficiary to pay such insurance in the amount of \$411.73

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: Principal balance in the sum of \$39,916.93 together with interest on the said sum at the rate of 8% per annum from February 3, 2000 until paid; and reimbursement of fire insurance premiums paid by the beneficiary in the sum of \$411.73; and all costs, fees and expenses of this Trust Deed including the cost of the title search as well as all other costs and expenses of the Trustee including Trustee's and Attorney's fees as provided for by the provisions of the Trust Deed

WHEREFORE, notice hereby is given that the undersigned trustee will on JULY 24, 2001 xx, at the hour of 1:15 o'clock, P. M., in accord with the standard of time established by ORS 187.110, at THE LAW OFFICES OF NEAL G. BUCHANAN, 435 OAK AVENUE

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 said described real 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 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 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 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'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 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED MARCH 14, 2001 xx

Neal G. Buchanan
NEAL G. BUCHANAN

Successor Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

SERVE:

6/1/01

EXHIBIT "A" LEGAL DESCRIPTION

Beginning at a point on the Southeasterly line of Lot 14 in Block 76 of BUENA VISTA ADDITION to Klamath Falls, Oregon, which is North 55 degrees 38' East 107 feet from the most Southerly corner of said lot; thence North 55 degrees 38' East 36 feet along the Southeasterly line of said lot; thence North 35 degrees 11' West 66.45 feet; thence South 47 degrees 32' West 11.6 feet; thence South 45 degrees 38' East 1.79 feet; thence South 41 degrees 27' West 29.85 feet; thence South 39 degrees 20' East 56.1 feet to the point of beginning, being a portion of Lot 14, Block 76, BUENA VISTA ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

STATE OF Oregon, County of Klamath ss.

PROOF OF SERVICE

34457



I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state where in the service hereinafter set forth was made, and that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, nor a successor to either, nor an officer, director, employee of, or attorney for, the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities named below by delivering true copies of the Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, as follows:

Personal Service Upon Individual(s)

Upon Cherry A. Hill, by delivering such true copy to him/her, personally and in person,
at 925 Addison St. Klamath Falls, OR, on MARCH 15, at 5:39 o'clock P.M.
Upon _____, by delivering such true copy to him/her, personally and in person,
at _____, on _____, at _____ o'clock _____M.

Substituted Service Upon Individual(s)

Upon Ronald E. Norred, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: Cherry A. Hill,
to _____, who is a person 14 years
of age or older and a member of the household of the person served on MARCH 15, at 5:39 o'clock P.M.
Upon _____, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: _____,
to _____, who is a person 14 years
of age or older and a member of the household of the person served on _____, at _____ o'clock _____M.

Office Service Upon Individual(s)

Upon _____, at the office which he/she maintains for the conduct of
business at _____,
by leaving such true copy with _____, the person who
is apparently in charge, on _____, during normal working hours, at _____ o'clock, _____M.

Service on Corporations, Limited Partnerships or Unincorporated Associations Subject to Suit Under a Common Name

Upon _____, by
(NAME OF CORPORATION, LIMITED PARTNERSHIP, ETC.)

(a) delivering such true copy, personally and in person, to _____ who is a/the
_____ (Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof; OR

(b) leaving such true copy with _____, the person who is apparently in charge of the
office of _____, who is a/the _____
(Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof;

at _____, on _____, at _____ o'clock _____M.

EACH OF THE PERSONS, FIRMS AND CORPORATIONS SERVED BY ME IS THE IDENTICAL PERSON, FIRM OR CORPORATION NAMED IN THE TRUSTEE'S INSTRUCTIONS TO ME IN CONNECTION HEREWITH.

Ed Foreman



SIGNED AND SWORN TO before me on March 16th, 2001

Margaret A. Nielsen
Notary Public for Oregon

My commission expires 4-12-04

PUBLISHER'S NOTE: ORS 86.750 (1) requires the Notice of Sale to be served upon the occupant in the manner in which a summons is served pursuant to ORCP 7 D(2) and 7 D(3). The Proof of Service above contains most, but not all, of the permissible methods of service. For example, this form does not include proof of service upon a minor, an incapacitated person, or tenant(s) of a mail agent. See ORCP 7 D(2) and 7 D(3) for permissible service methods with respect to particular parties. Also, an attorney who serves the Notice of Sale by mail, in accordance with law, should delete "or attorney for," from the first paragraph above before this document is recorded.

EE

34458



**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S
NOTICE OF SALE UPON OCCUPANT PURSUANT
TO ORS 86.750 (1) AND PROOF OF SERVICE
(120-Day Notice)**

RE: Trust Deed from

Ronald E. Norred and
Cherry A. Hill

To

Grantor

Amerititle

(Neal G. Buchanan, Successor)

Trustee

After recording, return to (Name, Address, Zip):

Neal G. Buchanan
435 Oak Avenue
Klamath Falls, Oregon 97601

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,
County of _____ } ss.

I certify that the within instrument was
received for record on _____,
at _____ o'clock _____ M., and recorded in
book/reel/volume No. _____ on page _____
and/or as fee/file/instrument/microfilm/reception
No. _____, Records of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____, Deputy.

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON,
County of _____ Klamath _____ } ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee or attorney for the Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP
7 D(2) and 7 D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed are as follows:

Name of person to be served
(If unknown, so state)

Property Address

Ronald E. Norred

925 Addison
Klamath Falls, OR 97601

Cherry A. Hill

925 Addison
Klamath Falls, OR 97601

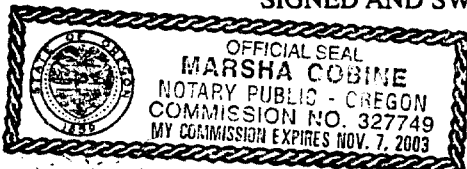
If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

Service should be made by March 26, 2001, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

As used herein, the singular includes the plural, "trustee" includes any successor trustee, and "person" includes a corporation or any other legal or commercial entity.

Neal G. Buchanan
(ATTORNEY FOR) TRUSTEE

SIGNED AND SWORN TO before me on March 14, 2001



Marsha Cobine
Notary Public for Oregon
My commission expires 11-7-03

or

NOTICE OF SUBSTITUTED SERVICE OR OFFICE SERVICE

34459

TO: Ronald E. Norred
 925 Addison St.
 Klamath Falls, Oregon 97601

You are hereby notified that you have been served with a Trustee's Notice of Sale, a true copy of which is attached hereto and enclosed herewith.

Service was made by delivering a true copy of said Notice of Sale at your dwelling house or usual place of abode, to-wit: 925 Addison St., Klamath Falls, Oregon, to Cherry A. Hill, who is a person over the age of fourteen years and a member of your household, on March 15, 2001, ~~xx~~, at 5:39 o'clock P.M. OR

Service was made by leaving a true copy of said Notice of Sale with the person who is apparently in charge of the office which you maintain for the conduct of your business at on , 19, during normal working hours, at to-wit: o'clock M.

NEAL G. BUCHANAN

AFFIDAVIT OF MAILING

STATE OF OREGON, County of Klamath ss.

I, Neal G. Buchanan, being first duly sworn, depose, say and certify that:

I mailed an original Notice of Substituted or Office Service, an exact and complete copy of which appears above, together with a true copy of the Notice of Sale referred to therein and attached hereto, which Notice of Sale was certified to be an exact and complete copy of the original Notice of Sale by Neal G. Buchanan, attorney for the Trustee named in said Notice of Sale, to the person and to the address first appearing above.

The Notice set forth above, and the true copy of the Notice of Sale were placed in a sealed envelope with first class postage thereon fully prepaid, and deposited by me in the United States Post Office at Klamath Falls, Oregon, on March 20, 2001, ~~xx~~, addressed as aforesaid.

NEAL G. BUCHANAN

Subscribed and sworn to before me this 20th day of March, 2001, ~~xx~~.

(SEAL)



Notary Public for Oregon, my commission expires 11-7-03

PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

NOTICE OF SUBSTITUTED OR OFFICE SERVICE AND AFFIDAVIT OF MAILING

RE: Trust Deed from
 RONALD E. NORRED and CHERRY
 A. HILL

Grantor

to
 AMERITITLE
 (NEAL G. BUCHANAN, SUCCESSOR)

Trustee

AFTER RECORDING RETURN TO

NEAL G. BUCHANAN
 435 Oak Ave.
 Klamath Falls, OR 97601

(DON'T USE THIS SPACE; RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

STATE OF OREGON, } ss.
 County of

I certify that the within instrument was received for record on the day of , 19, at o'clock M., and recorded in book/reel/volume No. on page or as fee/file/instrument/microfilm/reception No. Record of Mortgages of said County.

Witness my hand and seal of County affixed.

By NAME TITLE Deputy

NT

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

RONALD E. NORRED and CHERRY A. HILL

To

Grantor

AMERITITLE

NEAL G. BUCHANAN, SUCCESSOR TRUSTEE

Trustee

After recording, return to (Name, Address, Zip):

NEAL G. BUCHANAN

435 OAK AVE.

KLAMATH FALLS, OR 97601

SPACE RESERVED
FOR
RECORDER'S USE

34460



STATE OF OREGON,

County of _____ } ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ and/or as fee/file/instrument/microfilm/reception No. _____, Records of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____, Deputy

STATE OF OREGON, County of _____ Klamath _____) ss:

I, _____ NEAL G. BUCHANAN _____, being first duly sworn, depose, and say that:

At all times hereinafter mentioned, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME

ADDRESS

SEE THE ATTACHED EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE

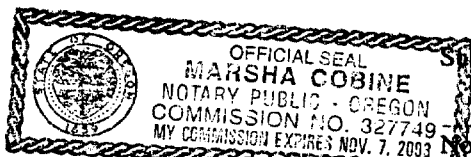
These persons include (a) the grantor in the trust deed; (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice; (c) any person, including the Department of Revenue or any other state agency, having a lien or 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 of the notices so mailed was certified to be a true copy of the original notice of sale by _____

NEAL G. BUCHANAN _____, attorney for the trustee named in the notice. Each such

copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at _____ KLAMATH FALLS _____, Oregon, on _____ MARCH _____, 2001 _____, 19XX _____. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.



NEAL G. BUCHANAN

Subscribed and sworn to before me on _____ MARCH 14, 2001 _____ XX

Marsha Cobine
Notary Public for Oregon

My commission expires 11-7-03

34461

Name

Address

Ronald E. Norred

925 Addison
Klamath Falls, Oregon 97601

Cherry A. Hill

925 Addison
Klamath Falls, Oregon 97601

Postdate-A-Check

c/o David M. Dunkley
Emily P. Dunkley & Associates, Inc.
111 E. 1400 N
Logan, Utah 84341

Carter-Jones Collections, LLC

c/o Kent Pederson
P.O. Box 145
Klamath Falls, Oregon 97601

State of Oregon
Employment Department

c/o Attorney General's Office
1162 Court St. NE
Salem, Oregon 97310

EXHIBIT A

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

34462

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#4058

Trustee's Notice of Sale

Ronald E. Norred

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)

Four

Insertion(s) in the following issues:

May 20, 27, 2001

June 3, 10, 2001

Total Cost: \$796.50

Subscribed and sworn before me this 10th
day of: June 2001

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by RONALD E. NORRED and CHERRY A. HILL, as tenants in common, as grantor, to AMERITITLE (NEAL G. BUCHANAN, ATTORNEY AT LAW, AS SUCCESSOR), as trustee, in favor of FLOYD MCCURDY, March 29, 1999, in the mortgage records of KLAMATH County, Oregon in volume No. M99 at page 10993, or as instrument No. 77085 (indicate which), covering the following described real property situated in said county and state, to-wit:

EXHIBIT "A" LEGAL DESCRIPTION

Beginning at a point on the Southeasterly line of Lot 14 in Block 76 of BUENA VISTA ADDITION to Klamath Falls, Oregon, which is North 55 degrees 38' East 107 feet from the most Southerly corner of said lot; thence North 55 degrees 38' East 36 feet along the Southeasterly line of said lot; thence North 35 degrees 11' West 66.45 feet; thence South 47 degrees 32' West 11.6 feet; thence South 45 degrees 38' East 1.79 feet; thence South 41 degrees 27' West 29.85 feet; thence South 39 degrees 20' East 56.1 feet to the point of beginning, being a portion of Lot 14, Block 76, BUENA

VISTA ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

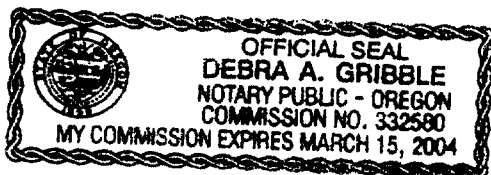
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: a portion of the payment due October 29, 1999 and the entirety of the payments falling due the 29th day of each month thereafter, such pay-

ments being in the amount of \$500.00 to gether with a tax/insurance add-back of \$27.15 per month and failure of the grantor to maintain insurance coverage on the premises, requiring the beneficiary to pay such insurance in the amount of \$411.73.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: Principal balance in the sum of \$39,916.92; together with interest on the said sum at the rate of 8% per annum from February 3, 2000 until paid; and reimbursement of fire insurance premium

paid by the beneficiary in the sum of \$411.73; and all costs, fees and expenses of this Trust Deed including the cost of the title search as well as all other costs and expenses of the Trustee including Trustee's and Attorney's fees as provided for by the provisions of the Trust Deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on JULY 24, 2001, at the hour of 1:15 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at THE LAW OFFICES OF NEAL G. BUCHANAN, 435 OAK AVENUE 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 said described real 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 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 five days before the date last set for the sale, to have this foreclo-



sure 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 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'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 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED MARCH 14, 2001

NEAL BUCHANAN
Successor Trustee

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

#4058 May 20, 27, 2001
June 3, 10, 2001

34463

State of Oregon, County of Klamath

Recorded 07/16/01 at 9:49 a.m.

In Vol. M01 Page 34455

Linda Smith,

County Clerk Fee \$ 61⁰⁰