

K57601
AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 02/01/2002 3:08 p m.
Vol M02, Pg 6390-94
Linda Smith, County Clerk
Fee \$ 4/00 # of Pgs 5

I, MICHAEL C. AROLA, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.

2. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on November 1, 2001:

Gary A. Skellham
PO Box 1441
Delta Junction AK 99737

Valerie M. Therrien
Attorney at Law
779 8th Avenue
Fairbanks AK 99701

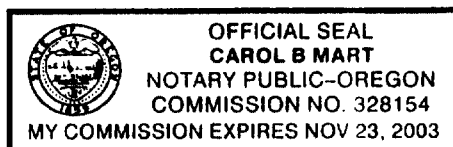
Beneficiary Oregon, Inc., dba
Beneficial Mortgage Co.
c/o HFC Beneficial Foreclosure
Attn: Bruce Albers
961 Weigel Drive
Elmhurst IL 60126

Larry D. Compton
Chaper 7 Trustee
400 D Street, Suite 210
Anchorage AK 99501

3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.

Michael C. Arola
Michael C. Arola

Signed and sworn to before me on November 1, 2001, by MICHAEL C. AROLA.



Carol B. Mart

Notary Public for Oregon
My Commission Expires: 11-23-03

RETURNING RETURN TO:
Hunter, et al
Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

AFFIDAVIT OF MAILING

K41

ATTN: RECORDING RETURN-TO:
Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

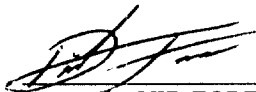
I, DAVID FOREMAN, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 30TH day of OCTOBER, 2001 after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address): 2038 CALIFORNIA AVE.

KLAMATH FALLS, OR. 97601-2063

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




DAVID FOREMAN

11-1-01

(Signed and Dated)

Subscribed and Sworn to before me this 1st day of November, 2001.




NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:
Grantor: GARY A. SKELLHAM
Trustee: PACIFIC CASCADES FINANCIAL, INC.
Successor Trustee: MICHAEL C. AROLA
Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached Exhibit A.
3. RECORDING. The Trust Deed was recorded as follows:
Date Recorded: June 19, 1995
Volume M95, Page 15997
Official Records of Klamath County, Oregon
4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$696.00 each, due the 10th of each month, for the months of June through October 2001; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$73,948.39 plus interest at the rate of 7.375% per annum from May 10, 2001; plus late charges of \$138.15; plus advances of \$667.75.
6. ELECTION TO SELL. The Trustee hereby elects to sell the property to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
7. TIME OF SALE.
Date: March 7, 2002
Time: 11:00 a.m. as established by ORS 187.110
Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon
8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-8511.

DATED: October 26, 2001.

/s/ Michael C. Arola

MICHAEL C. AROLA, Successor Trustee
HERSHNER, HUNTER, ANDREWS, NEILL & SMITH, LLP
P.O. Box 1475
Eugene, OR 97440

AFTER RECORDING RETURN TO:
Hershner, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

A portion of lots 6 and 7, Block 121, BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath county, Oregon, more particularly described as follows:

Beginning at a point which is South 81 degrees 03' 50" West 25.00 feet from the Northwest corner of Lot 7 Block 121 BUENA VISTA ADDITION to the City of Klamath Falls, thence North 81 degrees 03' 50" East a distance of 75 feet to the Northeast corner of said Lot 7; thence South 8 degrees 56' 10" East (along the East line of said Lot 7) a distance of 150.72 feet to a point; thence in a Westerly direction to a point which is 137.22 feet South 8 degrees 56' 10" East from the point of beginning; thence North 8 degrees 56' 10" West 137.22 feet to the point of beginning.

EXHIBIT A

Affidavit of Publication

AFTER RECORDING RETURN TO:

Hershner, Hunter, et al

Attn: Carol B. Mart

P.O. Box 1475

Eugene, OR 97440

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 # 4534

Notice of Sale/Skellham

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:

December 27, 2001, Jan. 3, 10, 17, 2002

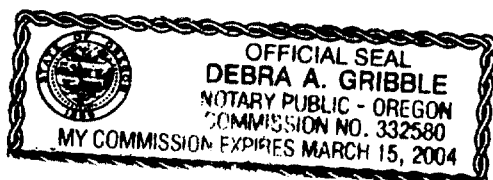
Total Cost: \$634.50

Subscribed and sworn

before me on: January 17, 2002

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S
NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES: Grantor GARY A. SKELLHAM. Trustee: PACIFIC CASCADES FINANCIAL, INC. Successor Trustee: MICHAEL C. AROLA. Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION.

2. DESCRIPTION OF PROPERTY: The real property is described as follows: As described on the attached Exhibit A.

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Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-8511. Dated: October 26, 2001. By: Michael C. Arola, Successor Trustee; Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440. #4534 December 27, 2001, January 3, 10, 17, 2002.