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Vol M02 Page 39505

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF**

OF COMPLIANCE, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath

Recorded 07/11/2002 3:06 p. m.

Vol M02, Pg 39505-10

Linda Smith, County Clerk

Fee \$ 46⁰⁰ # of Pgs 6

AFTER RECORDING RETURN TO:

Andrew C. Brandsness
411 Pine Street
Klamath Falls, or 97601

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

☒ **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have trustee's notice of sale attached)

☒ **AFFIDAVIT OF PUBLICATION NOTICE OF SALE**

☒ **PROOF OF SERVICE**

Original grantor on Trust Deed:

Douglas H. Staff and Renee' C. Godon-Staff

Beneficiary

South Valley Bank & Trust

46.00 m

RETURN TO:
 Brandsness, Brandsness & Rudd, P.C.
 411 Pine Street
 Klamath Falls, OR 97601

**AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR,
 SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE**

STATE OF OREGON)
) ss:
 County of Klamath)

I, Michael P. Rudd, being first duly sworn, depose, say and certify 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 his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy 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:

Douglas H. Staff
 9338 Hill Road
 Klamath Falls, OR 97603

Renee' C. Godon-Staff
 P. O. Box 5134
 Klamath Falls, OR 97601

John Roberts
 Bankruptcy Trustee
 P. O. Box 1506
 Placerville, CA 95667

John M. O'Donnell
 Attorney at Law
 2100 Northrup Avenue #800
 Sacramento, CA 95825

Robert C. Greeley, Receiver
 3610 American River Drive #112
 Sacramento, CA 95864-5922

Bank of the West
 San Francisco Main Branch
 295 Bush Street
 San Francisco, CA 94104

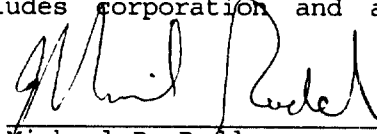
Peter S. Munoz
 Crosby, Heafey, Roach & May
 P. O. Box 7936
 San Francisco, CA 94120-7936

Said 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) and any person, including the Department of Revenue or an 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 required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee Andrew C. Brandsness; each such copy was contained 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 19, 2002. 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

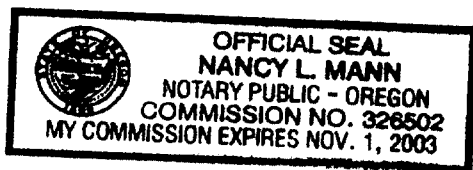
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.




Michael P. Rudd

STATE OF OREGON)
) ss.
County of Klamath)

Personally appeared before me this 25 day of March, 2002, Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed.




Notary Public for Oregon
My Commission expires: 11-1-03

**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

39508

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Douglas H. Staff and Renee' C. Godon-Staff, Grantor; William P. Brandsness, Trustee; and South Valley Bank & Trust, Beneficiary, recorded in Official/Microfilm Records, Volume M99, Page 48357, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 11030 Highway 39, Klamath Falls, OR 97603 ("Property"):

Parcels 2 and 3 of Land Partition 27-99, being Parcels 1, 2, and 3 of Land Partition 51-97, situated in the N1/2 N1/2 NE1/4 of Section 1, Township 40 South, Range 9 East, Willamette Meridian, Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the monthly payment of \$3,998.00 due July 1, 2001, and monthly payments thereafter; failed to pay Klamath County Real Property Taxes for the years 2000-2001 and 2001-2002.

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:

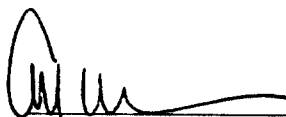
The principal sum of \$376,778.39, interest of \$24,206.72 and late charges of \$160, plus additional interest at the per diem rate of \$90.32 from February 28, 2002; Klamath County Real Property taxes in the total amount of \$4,105.88, plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 30, 2002, at the hour of 10:00 o'clock a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, 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 b 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 IS A COMMUNICATION FROM A DEBT COLLECTOR

Dated: March 18, 2002.



Andrew C. Brandsness, Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON)
) ss.
County of Klamath)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Andrew C. Brandsness, Trustee

RETURN TO:
 Brandsness, Brandsness & Rudd, P.C.
 411 Pine Street
 Klamath Falls, OR 97601

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

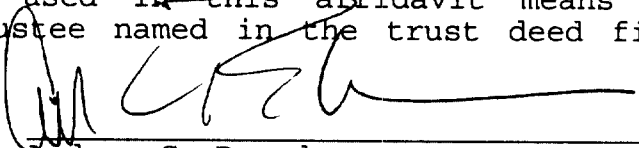
STATE OF OREGON)
) ss.
 County of Klamath)

I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

I am the trustee in that certain trust deed executed and delivered by Douglas H. Staff and Renee' C. Godon-Staff as grantor to William P. Brandsness as trustee in which South Valley Bank & Trust is beneficiary, recorded on December 8, 1999 in the mortgage records of Klamath, Oregon, in book/volume No. M99 at page 48357.

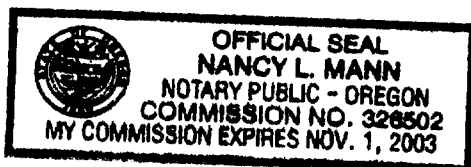
I hereby certify that on March 19, 2002, the real property described in the afore-mentioned trust deed was not occupied.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.


 Andrew C. Brandsness

STATE OF OREGON)
) ss.
 County of Klamath)

Personally appeared before me this 2 day of April, 2002, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.




 Notary Public for Oregon
 My Commission expires: 11-1-03

Affidavit of Publication

39510

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 # 4852

Notice of Sale/D. Staff & R. Godon-Staff

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 15, 22, 29, June 5, 2002

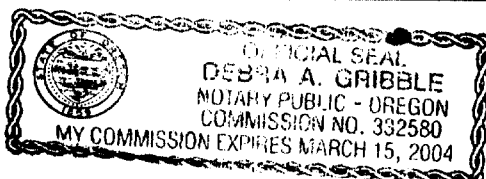
Total Cost: \$607.50

Larry L. Wells
Subscribed and sworn

before me on: June 5, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

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The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failed to make the monthly payment of \$3,998.00 due July 1, 2001 and monthly payments thereafter; failed to pay Klamath County Real Property Taxes for the years 2000-2001 and 2001-2002.

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: The principal sum of \$376,778.39, interest of \$24,206.72 and the late charges of \$160.00 plus addition-

al interest at the per diem rate of \$90.32 from February 28, 2002; Klamath County Real Property taxes in the total amount of \$4,105.88 plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on July 30, 2002 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110 at the following place: Office of Brandsness, Brandsness & Rudd, PC, 411 Pine Street, Klamath Falls, 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 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 com-

plained 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 or 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 is a communication from a debt collector.
Dated: March 18, 2002. Andrew C. Brandsness, Trustee, 411 Pine Street, Klamath Falls, OR 97601.
#4852 May 15, 22, 29, June 5, 2002.