

**RECORDING COVER SHEET FOR NOTICE
OF SALE PROOF OF COMPLIANCE PER
O.R.S. 205.234**

THIS COVER SHEET HAS BEEN PREPARED BY THE
PERSON PRESENTING THE ATTACHED
INTRUMENT 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 08/15/2002 10:46 a. m.
Vol M02, Pg 45872-80
Linda Smith, County Clerk
Fee \$ 61.00 # of Pgs 9

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION, as Trustee
720 Seventh Avenue, Suite 400
Seattle, WA 98104

Trustee's Sale No: 09-MB-28605



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 /AFFIDAVIT OF NON-OCCUPANCY

Original Grantor on Trust Deed

DAVID B MCCULLOCH AND SANDRA J MCCULLOCH

Beneficiary

INDYMAC MORTGAGE HOLDINGS, INC.

61 A

REGIONAL TRUSTEE SERVICES CORPORATION
 720 Seventh Avenue, Suite 400
 Seattle, WA 98104
 Phone: (206) 340-2550 / Fax:

Trustee Sale No.: 09-MB-28605



Affidavit of Mailing Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and 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.

That 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:


DAVID B MCCULLOCH, 10456 SIMPSON CANYON ROAD, KLAMATH FALLS, OR, 97601
 SANDRA J MCCULLOCH, 10456 SIMPSON CANYON ROAD, KLAMATH FALLS, OR, 97601
 PARTIES IN POSSESSION, 10456 SIMPSON CANYON ROAD, KLAMATH FALLS, OR, 97601

Said persons include (a) the grantor in the trust deed, (b) 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 required b ORS 86.785.

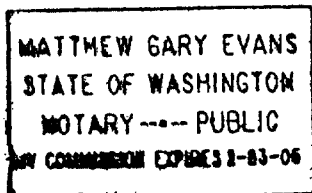
Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Seattle, WASHINGTON, on 5/3/02. 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.


45874

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


On behalf of Regional Trustee Services Corporation
CORISSA CARLSON

SUBSCRIBED AND SWORN TO before me on 5/3/02




NOTARY PUBLIC for WASHINGTON
My commission expires: 2/23/2005

NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.
Trustee's Sale No. 09-MB-28605



Reference is made to that certain Deed of Trust made by, DAVID B MCCULLOCH AND SANDRA J MCCULLOCH, as grantor, to ASPEN TITLE, as Trustee, in favor of INDYMAC MORTGAGE HOLDINGS, INC., as beneficiary, dated 7/6/1998, recorded 7/8/1998 in Volume M98, page 24196, of Deeds of Trust, under Instrument No. --, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by INDYMAC BANK, FSB AS SUCCESSOR IN INTEREST TO INDYMAC MORTGAGE HOLDINGS, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

ATTACHED HERETO AS EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

The street address or other common designation, if any, of the real property described above is purported to be:

10456 SIMPSON CANYON ROAD
KLAMATH FALLS, OR 97601

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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:

	Amount due as of April 30, 2002

Delinquent Payments from December 21, 2001	
5 payments at \$ 963.86 each	\$ 4,819.30
(12-21-01 through 04-30-02)	
Late Charges:	\$ 35.00
Beneficiary Advances:	\$ 0.00
	=====
TOTAL:	\$ 4,854.30

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances,

property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$131,274.86, PLUS interest thereon at 7.750% per annum from 11/21/2001, until paid., together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.


WHEREFORE, notice hereby is given that the undersigned trustee, will on September 3, 2002, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by him of the said trust deed, together with any interest 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 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 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: April 30, 2002

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By 
DEBORAH KAUFMAN, SECRETARY
720 Seventh Avenue, Suite 400, Seattle, WA 98104
Phone: (206) 340-2550
Sale Information: <http://www.rtrustee.com>

STATE OF WASHINGTON }
 } ss.
COUNTY OF KING }

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

Authorized Representative of Trustee

EXHIBIT "A"
EXHIBIT FOR LEGAL DESCRIPTION

A parcel of land situated in the SW 1/4 of Section 29, Township 37 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a 5/8" Iron pin marking the Southwest corner of the S 1/2 NW 1/4 SW 1/4 of said Section 29; thence North 01° 22' 49" West along the West line of said Section 29, 657.04 feet to a 5/8" Iron pin marking the Northwest corner of the S 1/2 NW 1/4 SW 1/4; thence South 89° 03' 21" East along the North line of said S 1/2 NW 1/4 SW 1/4, 1286.80 feet to a 5/8" Iron pin; thence South 13° 06' 43" East, 282.11 feet to a 5/8" Iron pin; thence South 00° 22' 20" East, 269.05 feet to a 5/8" Iron pin; thence South 50° 13' 07" East, 171.50 feet to a 5/8" Iron pin on the North line of the SE 1/4 SW 1/4; thence North 89° 18' 07" West along the North line of the S 1/2 SW 1/4; 1468.45 feet to the point of beginning.

Trustee's Sale Guarantee

45878

DAME 8605
P.C. CA

TRUSTEE'S NOTICE OF SALE

INDYMAC MORTGAGE HOLDINGS INC.

vs

DAVID B. MCCULLOCH ETAL

STATE OF OREGON

COUNTY OF MULTNOMAH

SS.

ORIGINAL

AFFIDAVIT/PROOF OF SERVICE

Client # 478468

I hereby certify that on the 6th day of May, 2002, at the hour of 8:20PM, a copy of a TRUSTEE'S NOTICE OF SALE was served to all occupant(s) located at 10456 Simpson Canyon Rd., Klamath Falls, OR 97601.

THE OCCUPANTS WERE SERVED IN THE FOLLOWING MANNER:

I served Occupant(s), Tiffany McCulloch by PERSONAL SERVICE

I served Occupant(s), Sandy McCulloch & Dave McCulloch by SUBSTITUTE SERVICE TO Tiffany McCulloch, co occupant, a person over the age of 14 and who is an occupant of the described residence.

I served All Occupants over 18 years old by SUBSTITUTE SERVICE TO Tiffany McCulloch, co occupant, a person over the age of 14 and who is an occupant of the described residence.,

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm, or corporation served is the identical one named in the action.

/s/

Jefferson State Adjusters, Server
Capitol Investigation Company

I HEREBY CERTIFY that I completed substitute service, as required by law, by depositing with the United States Post Office by regular mail a properly addressed, postage prepaid envelope containing a copy of the TRUSTEE'S NOTICE OF SALE to Sandy McCulloch & Dave McCulloch and all other occupants 18 years or older at 10456 Simpson Canyon Rd., Klamath Falls, OR 97601 on 5-8-02.

Signed



Subscribed to and sworn to before me this
31st day of July, 2002 by P.N. SMITH

P.N. Smith

Notary for the State of Oregon

Affidavit of Publication

45879

RS-CA
102

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 # 4846

Notice of Sale/McCullough

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 14, 21, 28, June 4, 2002

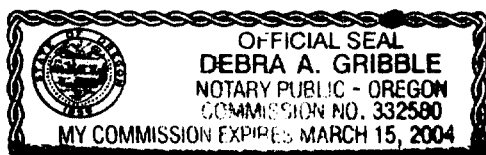
Total Cost: ~~\$2,500.00~~

Subscribed and sworn

before me on: June 4, 2002

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE Pursuant to ORS 86.705 et seq. and ORS 79.5010 et seq. Trustee's Sale No. 09-MB-28605

Notice to Borrower:
You should be
aware that the un-
dersigned is at-
tempting to collect a
debt and that any in-
formation obtained
will be used for that
purpose.

Reference is made
to that certain Deed
of Trust made by,
David B. McCulloch
and Sandra J.
McCulloch, as gran-
tor, to Aspen Title,
as Trustee, in favor
of Indymac Mort-
gage Holdings, Inc.,
as beneficiary, dat-
ed 7/06/1998, record-
ed 7/08/1998, in Vol-
ume M98, page
24196, of Deeds of
Trust, under Instru-
ment No., records of
Klamath County,
Oregon. The benefi-
cial interest under
said Trust Deed and
the obligations se-
cured thereby are
presently held by In-
dymac Bank, FSB
as successor in in-
terest to Indymac
Mortgage Holdings,
Inc. Said Trust
Deed encumbers the
following described
real property situat-
ed in said county
and state, to wit:

EXHIBIT "A"

A parcel of land sit-
uated in the SW 1/4
of Section 29, Town-
ship 37 South, Range
9 East of the Will-
amette Meridian, in
the County of Klamath,
State of Ore-
gon, more particu-
larly described as
follows: Beginning
at a 5/8" iron pin
marking the South-
west corner of the S
1/2 NW 1/4 SW 1/4
of said Section 29;
thence North 01 de-
gree 22' 49" West
along the West line
of said Section 29,
657.04 feet to a 5/8"

iron pin marking the
Northwest corner of
the S 1/2 NW 1/4 SW
1/4; thence South 89
degree 03' 21" East,
along the North line
of said S 1/2 NW 1/4
SW 1/4; 1286.80 feet
to a 5/8" iron pin;
thence South 13 de-
gree 06' 43" East,
282.11 feet to a 5/8"
iron pin; thence
South 00 degree 22'
20" East, 269.05 feet
to a 5/8" iron pin;
thence South 50 de-
gree 13' 07" East,
171.50 feet to a 5/8"
iron pin on the
North line of the SE
1/4 SW 1/4; thence
North 89 degree 18'
07" West along the
North line of the S
1/2 SW 1/4; 1468.45
feet to the point of
beginning.

The street address
or other common
designation, if any,
of the real property
described above is
purported to be:
10456 Simpson Can-
yon Road, Klamath
Falls, OR 97601.
The undersigned
Trustee disclaims
any liability for any
incorrectness of the
above street address
or other common
designation.

Both the beneficia-
ry and the trustee
have elected to sell
the said real proper-
ty to satisfy the obli-
gations secured by
said trust deed and
a notice default has
been recorded pur-
suant to Oregon Re-
vised Statutes
86.735(3); the de-
fault for which the
foreclosure is made
is grantor's failure
to pay when due, the
following sums:
Amount due as of
April 30, 2002; Delln-
quent Payments
from December 21,
2001; 5 payments at
\$963.86 each,
\$4,819.30 (12-21-01
through 04-30-02);
Late Charges:
\$35.00; Beneficiary
Advances: \$0.00; To-

tal: \$4,854.30.

ALSO, if you have
failed to pay taxes
on the property, pro-
vide insurance on
the property or pay
other senior liens or
encumbrances as re-
quired in the note
and deed of trust,
the beneficiary may
insist that you do so
in order to reinstate
your account in good
standing. The benefi-
ciary may require
as a condition to re-
instatement that you
provide reliable
written evidence
that you have paid
all senior liens or
encumbrances,
property taxes, and
hazard insurance
premiums. These
requirements for re-
instatement should
be confirmed by
contacting the un-
dersigned Trustee.

By reason of said
default, the benefi-
ciary has declared
all sums owing on
the obligation se-
cured by said trust
deed immediately
due and payable,
said sums being the
following: Unpaid
Principal Balance of
\$134,274.86, plus in-
terest thereon at
7.750% per annum
from 11/21/2001, un-
til paid, together
with escrow advan-
ces, foreclosure
costs, trustee fees,
attorney fees, sums
required for the pro-
tection of the prop-
erty and additional
sums secured by the
Deed of Trust.

WHEREFORE,
notice hereby is giv-
en that the under-
signed trustee, will
on September 3,
2002, at the hour of
10:00 AM, in accord
with the standard of
time established by
ORS 187.110, at the
front steps of the
Circuit Court, 316
Main Street, Klamath
Falls, County
of Klamath, State of
Oregon, sell at pub-

478468

lic auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey at the time of the execution by him of the said trust deed, together with any interest 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 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 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 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: April 30, 2002. By: Deborah Kaufman, Secretary. Regional Trustee Services Corporation, Trustee, 720 Seventh Ave., Suite 400, Seattle, WA 98104. Phone: (206) 340-2550.

#4846 May 14, 21, 28, June 4, 2002.