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AFFIDAVIT OF MAILING OF NOTICE OF SALE

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		State of Oregon, County of Klamat
STATE OF OREGON	1	Recorded 08/19/2002 2'.31 p m.
STATE OF CREGORY	(Vol MO2, Pg 46580-83
) SS.	Linda Smith, County Clerk
COUNTY OF LANE)	Fee $\$ \ge 6^{\infty}$ # of Pgs 4

- 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 May 16, 2002:

Wells Fargo Bank, N.A. PO Box 4196 Portland OR 97208

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

Signed and sworn to before me on May 16, 2002, by MICHAEL C. AROLA.

OFFICIAL SEAL
CAROL B MART
NOTARY PUBLIC-OREGON
COMMISSION NO. 328154
MY COMMISSION EXPIRES NOV 23, 2003

Notary Public for Oregon

My Commission Expires: 11-23-03

TITTER RECORDING RETURN TO:

hner, Hunter, et al

P.O. Box 1475

Eugene, OR 97440

46581

STATE OF OREGON)
77.1 4.1-) ss.
COUNTY OF Klamath	}

I swear that I am competent person 18 years of age or older and a resident of the State of Oregon; that I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise, named in the attached Trustee's Notice of Sale; that I served a true copy of the attached Trustee's Notice of Sale on the following persons and that each person served is the identical one named in the trustee's instructions to me.

Personal Service	
On May 9th , 2002, at 8:50 original Trustee's Notice of Sale to Caren McH Klamath Falls, Oregon 97601 .	o'clock, <u>A</u> M., I delivered the attached ugh in person, at <u>645 Alameda Avenue</u>
On,, at original Trustee's Notice of Sale to	o'clock,M., I delivered the attached in person, at
On,, at original Trustee's Notice of Sale to	o'clock,M., I delivered the attached in person, at
Substitute Service	
On May 9th , 2002 , at 8:50 Trustee's Notice of Sale on Angie Benjamins Caren McHugh , a person over the age of 14 y house or usual place of abode at 645 Alameda	by delivering a original copy to years residing in said party's dwelling Avenue Klamath Falls, OR 97601
On,, at, Trustee's Notice of Sale on, a person over the age of 14 house or usual place of abode at	o'clock, _M., I served the attached by delivering an original copy to years residing in said party's dwelling
Office Service	
On, at of the Trustee's Notice of Sale with of the business office maintained by	. the person apparently in charge
On,, at cthe Trustee's Notice of Sale with of the business office maintained by	o'clockM., I left an original copy of , the person apparently in charge at
J. David	e Shuck
Signed and sworn to before me on May 11	2002, by Dave Shuck
My Commis	and A. Thelsen blic for Oregon sion Expires: 4-12-0-4
MARGARET A NICE NOTARY PUBLIC - OF OMMISSION NO	AFTER RECORDING RETURN TO Hershner, Hunter, et al Attn: Carol B. Mart P.O. Box 1475
OMMISSION EXPIRES APPL	Eugene, OR 97440

NOTICE OF SUBSTITUTE SERVICE

TO:

Angie Benjamins 645 N Alameda Klamath Falls OR 97601

You are hereby notified that you were served with a Trustee's Notice of Sale, a true copy of which is attached hereto, by delivery of an original copy of the Notice of Sale at your dwelling house or usual place of abode indicated above, as follows:

Date and Time of Service:

May 9, 2002, 8:50 a.m.

Person to Whom the Notice Was Delivered:

Caren McHugh

/s/ Michael C. Arola MICHAEL C. AROLA, Successor Trustee

AFFIDAVIT OF MAILING

STATE OF OREGON) ss. COUNTY OF LANE)

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

I mailed an original Notice of Substitute Service, a true copy of which appears above, together with a true copy of the Notice of Sale referred to therein, by placing them in a sealed envelope, addressed as shown above and mailed by certified mail, return receipt requested, with postage prepaid in the United States Mail at Eugene, Oregon, on May 16, 2002.

MICHAEL C. AROLA

Signed and sworn to before me on May 16, 2002, by MICHAEL C. AROLA.

OFFICIAL SEAL
CAROL B MART
NOTARY PUBLIC-OREGON
COMMISSION NO. 328154
MY COMMISSION EXPIRES NOV 23 2003

Notary Public for Oregon

My Commission Expires: 11-23-03

AFTER RECORDING RETURN TO: Vershner, Hunter, et al. Akto: Carol B. Mart P.O. Box 1475

Eugene, OR 97440

NOTICE OF SUBSTITUTE SERVICE

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:

PARTIES: 1

Grantor:

CAROLINE KING HUFF and CAREN JO McHUGH

Trustee:

WILLIAM L. SISEMORE Successor Trustee: MICHAEL C. AROLA

Beneficiary:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

DESCRIPTION OF PROPERTY: The real property is described as follows: 2.

> Lot 8, Block 26, HOT SPRINGS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the ffice of the County Clerk of Klamath County, Oregon.

3 RECORDING. The Trust Deed was recorded as follows:

Date Recorded: August 17, 1995

Volume M95, Page 21956

Official Records of Klamath County, Oregon

- 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: A partial monthly payment in the amount of \$287.08 due December 20, 2001, plus monthly payments in the amount of \$410.00 each, due the 20th of each month, for the months of January through May 2002; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 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 \$44,596.12 plus interest at the rate of 7.5% per annum from November 20, 2001; plus late charges of \$33.56; plus advances and foreclosure attorney fees and costs.
- 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 Klarnath County, Oregon.
 - 7. TIME OF SALE.

Date: September 19, 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

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: May 7, 2002.

/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