

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.

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
Recorded 09/20/2002 3:16 p m.
Vol M02, Pg 53772-79
Linda Smith, County Clerk
Fee \$ 66 # of Pgs 8

ORDER # K58753

MARK NAME(S) OF ALL THE TRANSACTIONS described in the attached instrument. Fill in the Original Grantor on the 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.

X **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have
Trustee's Notice of Sale attached)

✓ **X** **AFFIDAVIT OF PUBLICATION OF NOTICE OF SALE**

✓ **X** **PROOF OF SERVICE**

Original Grantor on Trust Deed:

Ralph W. Almeter, Jr. and Caroline R. Almeter

Beneficiary:

Klamath First Federal Savings and Loan Association

K56'
+10
66'

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

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 30, 2002:

Caroline R. Almeter
731 Prescott Street
Klamath Falls OR 97601

Cordelia Jane Daveri
c/o Anderson & Anderson
8117 W. Eastman Pl., B-4-201
Lakewood, CO 80227

Ralph William Almeter, Jr.
308 Lytton Street
Klamath Falls, OR 97601

Greenwood Trust Co./Discover Card
c/o Derrick E. McGavic
McGavic Law Firm
P.O. Box 10163
Eugene, OR 97440

Southern Oregon Credit Service, Inc.
Linda Collins, Registered Agent
P.O. Box 4708
Medford, OR 97501

First USA Visa/Collect America
c/o Derrick E. McGavic
McGavic Law Firm
P.O. Box 10163
Eugene, OR 97440

Michael Ratliff
Attorney at Law
905 Main Street, Suite 200
Klamath Falls, OR 97601

**City of Klamath Falls
500 Klamath Avenue
Klamath Falls, OR 97601**

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 May 30, 2002, by MICHAEL C. AROLA.



Christine D. Zapp
Notary Public for Oregon
My Commission Expires: 1-27-06

AFFIDAVIT OF MAILING

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

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
 COUNTY OF LANE)

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 June 17, 2002:

Cordelia Jane Daveri
 c/o Anderson & Anderson
 8160 W Baker Avenue
 Lakewood CO 80227

First USA Visa/Collect America
 ATTN: Peter Brook
 1999 Broadway, Suite 2150
 Denver, CO 80202

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

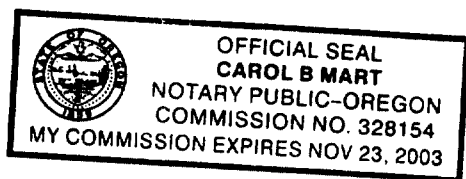
Michael C. Arola

Signed and sworn to before me on July 10, 2002, by MICHAEL C. AROLA.

Carol B. Mart

Notary Public for Oregon

My Commission Expires: 11-23-03



AFFIDAVIT OF MAILING

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

STATE OF OREGON)
) 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 June 21st, 2002, at 3:24 o'clock, P.M., I delivered the attached original Trustee's Notice of Sale to Christy Wilson in person, at 731 Prescott St. Klamath Falls, OR 97601.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

Substitute Service

On June 21st, 2002, at 3:24 o'clock, P.M., I served the attached Trustee's Notice of Sale on Caroline Almeter by delivering a original copy to Christy Wilson, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 731 Prescott Street Klamath Falls, OR 97601.

On _____, _____, at _____ o'clock, _____ M., I served the attached Trustee's Notice of Sale on _____ by delivering an original copy to _____, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at _____.

Office Service

On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

Ed Foreman

Ed Foreman

Signed and sworn to before me on June 24, 2002, by Ed Foreman

Margaret A. Nielsen

Notary Public for Oregon

My Commission Expires: 4-12-04



AFTER RECORDING RETURN TO:

Hershner, Hunter, et al

Attn: Carol B. Mart

P.O. Box 1475

Eugene, OR 97440

NOTICE OF SUBSTITUTE SERVICE

TO:

Caroline Almeter
731 Prescott Street
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: June 21, 2002, 3:24 p.m.

Person to Whom the Notice
Was Delivered: Christy Wilson

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

AFFIDAVIT OF MAILING

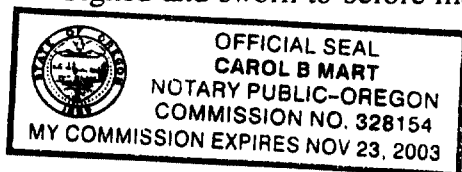
STATE OF OREGON)
) ss.
COUNTY OF LANE)

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 June 24, 2002.

Michael C. Arola
MICHAEL C. AROLA

Signed and sworn to before me on June 24, 2002, by MICHAEL C. AROLA.



Carol B. Mart
Notary Public for Oregon
My Commission Expires: 11-23-03

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

NOTICE OF SUBSTITUTE SERVICE

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

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: RALPH W. ALMETER, JR. and CAROLINE R. ALMETER
 Trustee: WILLIAM L. SISEMORE
 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: December 11, 1986
 Volume M-86, Page 22849
 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 \$350.00 each, due the 20th of each month, for the months of February through May 2002; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest; and for voluntary conveyance of the real property without the prior written consent of the Beneficiary.
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 \$19,221.17 plus interest at the rate of 9.75% per annum from January 20, 2002; plus late charges of \$33.90; plus advances in the amount of \$255.17; plus advances and foreclosure attorney fees and costs.
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: October 3, 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 curing the default, if it can be cured, and 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 in ORS 86.753.

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

DATED: May 21, 2002.

/s/ Michael C. Arola

AFTER RECORDING RETURN TO:

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

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

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount of described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, in writing within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information. This communication is from a debt collector.

53778

Lot 3, Block 66, LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, ALSO that portion of Harriman Street, vacated by Ordinance No. 5830 filed September 24, 1971 in Book M71 at page 10129, in the County of Klamath, State of Oregon, and being more particularly described as follows:

Beginning at the Southeast corner of Lot 3, Block 66, LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, and running North on the East line of said Lot 3 a distance of 73 feet to the Northeast corner of said Lot 3; thence East on the North line of Lot 3 extended, a distance of 40 feet; thence South, parallel to the East line of said Lot 3, a distance of 73 feet; thence West a distance of 40 feet to the point of beginning.

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

EXHIBIT A

Affidavit of Publication

53779

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 # 5107

Notice of Sale/Almeter

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

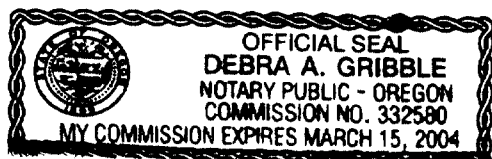
Insertion(s) in the following issues:
August 15, 22, 29, September 5, 2002

Total Cost: \$594.00

Larry L. Wells
Subscribed and sworn
before me on: September 5, 2002

Debra A. Gribble
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: RALPH W. ALMETER, JR. and CAROLINE R. ALMETER; Trustee: WILLIAM L. SISEMORE; Successor Trustee: MICHAEL C. AROLA; Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION.

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

EXHIBIT "A"
LOT 3, BLOCK 66, LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, ALSO that portion of Harriman Street, vacated by Ordinance No. 5830 filed September 24, 1971 in Book M71 at page 10129, in the County of Klamath, State of Oregon, and being more particularly described as follows: Beginning at the Southeast corner of Lot 3, Block 66, Lakeview Addition to the City of Klamath Falls, and running North on the East line of said Lot 3 a distance of 73 feet to the Northeast corner of said Lot 3; thence East on the North line of Lot 3 extended, a distance of 40 feet; thence South, parallel to

the East line of Said Lot 3, a distance of 73 feet; thence West a distance of 40 feet to the point of beginning.

3. RECORDING: The Trust Deed was recorded as follows: Date Recorded: December 11, 1986; Volume M-86, Page 22849; 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 \$350.00 each, due the 20th of each month, for the months of February through May 2002, plus late charges and advances; plus any unpaid real property taxes or liens, plus interest, and for voluntary conveyance of the real property without the prior written consent of the Beneficiary.

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 \$19,221.17 plus interest at the rate of 9.75% per annum from January 20, 2002; plus late charges of \$33.90; plus advances in the amount of \$255.17; plus advances and foreclosure attorney fees and costs.

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: October 3, 2002; Time: 11:00 AM 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 curing the default, if it can be cured, and 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 in ORS 86.753.

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

Dated: May 21, 2002.
Michael C. Arola, Successor Trustee, Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440.
#5107 August 15, 22, 29, September 5, 2002.

AFTER RECORDING RETURN TO:

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