

'02 OCT 21 PM 3:29

Vol M02 Page 59986

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 10/21/2002 3:29 p m.
Vol M02, Pg 59986-95
Linda Smith, County Clerk
Fee \$ 76⁰⁰ # of Pgs 10

AFTER RECORDING RETURN TO:

Hershner, Hunter, Etal

Attn: Carol Mart

P.O. Box 1475

Eugene, OR 97440

ORDER # K58994

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: William H. King and Suzanne K. King

Beneficiary: Klamath First Federal Savings and Loan Association

K66
+10
76

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 July 22, 2002:

William H. King
 2024 Fargo Street
 Klamath Falls OR 97603

GB Home Equity
 9900 SW Greenburg Road, Suite 190
 Tigard OR 97223

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

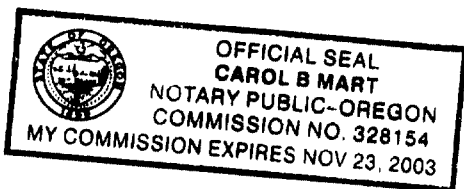
Michael C. Arola

Signed and sworn to before me on July 22, 2002, by MICHAEL C. AROLA.

Carol B. Mart

Notary Public for Oregon

My Commission Expires: 11-23-03



PROOF OF SERVICE

59988

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 July 18th, 2002, at 8:24 o'clock, AM., I delivered the attached original Trustee's Notice of Sale to Suzanne Leveque in person, at 2525 Orindale Rd 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 July 18th, 2002, at 8:24 o'clock, AM., I served the attached Trustee's Notice of Sale on Charles Leveque by delivering a original copy to Suzanne Leveque a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 2525 Orindale Rd 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 July 18, 2002 by Ed Foreman

Margaret A. Nielsen

Notary Public for Oregon

My Commission Expires: 4-12-04



59989

NOTICE OF SUBSTITUTE SERVICE

TO:

Charles Leveque
2525 Orindale Road
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: July 18, 2002, 8:24 a.m.

Person to Whom the Notice
Was Delivered: Suzanne Leveque

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

AFFIDAVIT OF MAILING

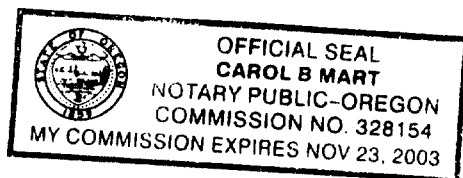
STATE OF OREGON)
) ss.
COUNTY OF LANE)

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 July 22, 2002.

Michael C Arola
MICHAEL C. AROLA

Signed and sworn to before me on July 22, 2002, by MICHAEL C. AROLA.



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

NOTICE OF SUBSTITUTE SERVICE

PROOF OF SERVICE

59990

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 July 18th, 2002, at 8:20 o'clock, AM., I delivered the attached original Trustee's Notice of Sale to Sherry Unruh in person, at 2525 Orindale Rd 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 _____, _____, at _____ o'clock, _____ M., I served the attached Trustee's Notice of Sale on _____ by delivering a original copy to _____, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at _____.

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 July 18, 2002 by Ed Foreman

Margaret A. Nielsen

Notary Public for Oregon

My Commission Expires: 4-12-04



59991

**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, Ed 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 18th day of July 2002, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 2529 Orindale Road
Klamath Falls, OR 97601

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

Ed Foreman 7-18-02
(Signed and Dated)

Subscribed and Sworn to before me this 18 day of July, 2002.



Margaret A. Nielsen
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04

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: WILLIAM H. KING and SUZANNE K. KING
 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 28, 1993
 Volume M93, Page 34836
 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 \$661.00 each, due the 10th of each month, for the months of April through July 2002; 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 \$82,773.23 plus interest at the rate of 7% per annum from March 10, 2002; plus late charges of \$92.61; 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: November 21, 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: July 12, 2002.

/s/ Michael C. Arola

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.

EXHIBIT "A"
DESCRIPTION OF PROPERTY

59993

PARCEL 1:

The S $\frac{1}{2}$ SE $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, and the SW $\frac{1}{4}$ SW $\frac{1}{4}$ SW $\frac{1}{4}$ of Section 6, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon.

EXCEPTING THEREFROM a tract of land in the S $\frac{1}{2}$ SE $\frac{1}{4}$ SE $\frac{1}{4}$ Section 1, Township 39 South, Range 8 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Northwest corner of the S $\frac{1}{2}$ SE $\frac{1}{4}$ SE $\frac{1}{4}$ Section 1, Township 39 South, Range 8 East of the Willamette Meridian ; thence East along the North boundary of said S $\frac{1}{2}$ SE $\frac{1}{4}$ SE $\frac{1}{4}$ Section 1, Township 39 South, Range 8 East of the Willamette Meridian, a distance of 695.7 feet; thence South 333.6 feet; thence North 88°20' West 500.0 feet; thence North 1°40' East 35.3 feet; thence North 88°20' West 197.0 feet to the West boundary of the above mentioned S $\frac{1}{2}$ SE $\frac{1}{4}$ SE $\frac{1}{4}$ Section 1; thence North 278.0 feet, more or less, to the point of beginning.

ALSO EXCEPTING 25.0 foot strip of land along the West boundary for existing roadway.

PARCEL 2:

A tract of land situated in the NE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 12, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Northeast corner of said Section 12; thence North 89°48'02" West, generally along an existing fence line, 1342.63 feet to the West line of said NE $\frac{1}{4}$ NE $\frac{1}{4}$; thence North 00°35'19" East, along said West line, 8.99 feet to the Northwest corner of said NE $\frac{1}{4}$ NE $\frac{1}{4}$; thence South 89°25'01" East 1342.60 feet to the point of beginning, with bearings based on Survey No. 3400, as recorded in the office of the Klamath County Surveyor.

Affidavit of Publication

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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 # 5165

Notice of Sale/King

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:
September 13, 20, 27, October 4, 2002

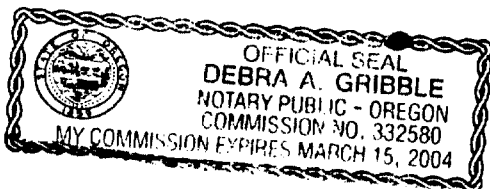
Total Cost: \$783.00

Subscribed and sworn

before me on: October 4, 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: William H. King and Suzanne K. King; 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" PARCEL 1: The S 1/2 SE 1/4 SE 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, and the SW 1/4 SW 1/4 SW 1/4 of Section 6, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon.

EXCEPTING THEREFROM a tract of land in the S 1/2 SE 1/4 SE 1/4 Section 1, Township 39 South, Range 8 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Northwest corner of the S 1/2 SE 1/4 SE 1/4 Section 1, Township 39 South, Range 8 East of the Willamette Meridian; thence East along the North boundary of said S 1/2 SE 1/4 SE 1/4 Section 1, Township 39 South, Range 8 East of the Willamette Meridian, a distance of 695.7 feet; thence South 333.6 feet; thence North 88 de-

gree 20' West 500.0 feet; thence North 1 degree 40' East 35.3 feet; thence North 88 degree 20' West 197.0 feet to the West boundary of the above mentioned S 1/2 SE 1/4 SE 1/4 Section 1; thence North 278.0 feet, more or less, to the point of beginning.

ALSO EXCEPTING 25.0 foot strip of land along the West boundary for existing roadway.

PARCEL 2: A tract of land situated in the NE 1/4 NE 1/4 of Section 12, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Northeast corner of said Section 12; thence North 89 degree 48' 02" West, generally along an existing fence line, 1342.63 feet to the West line of said NE 1/4 NE 1/4; thence North 00 degree 35' 19" East, along said West line, 8.99 feet to the Northwest corner of said NE 1/4 NE 1/4; thence South 89 degree 25' 01" East 1342.60 feet to the point of beginning, with bearings based on Survey No. 3400, as recorded in the office of the Klamath County Surveyor.

3. RECORDING: The Trust Deed was recorded as follows: Date Recorded: December 28, 1993; Volume M93, Page 34836; 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 \$661.00 each, due the 10th of each month, for the months of April through July 2002; 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 \$82,773.23

plus interest at the rate of 7% per annum from March 10, 2002; plus late charges of \$92.61; 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: November 21, 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 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 re-

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

Dated: July 12, 2002.
Michael C. Arola,
Successor Trustee.
Hershner, Hunter,
Andrews, Neill &
Smith, LLP, PO Box
1475, Eugene, OR
97440.

#5165 September 13,
20, 27, October 4,
2002.

OCT 09 2002