

K-59153
AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 12/02/2002 2:41 p m.
Vol M02, Pg 69753-56
Linda Smith, County Clerk
Fee \$ 36.00 # 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 August 26, 2002:

The Klamath Tribes
PO Box 215
Chiloquin OR 97624

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 August 26, 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

AFFIDAVIT OF MAILING

#36-12

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 August 21st, 2002, at 1:20 o'clock, P.M., I delivered the attached original Trustee's Notice of Sale to Valerie Jones in person, at 2511 Darrow Avenue 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

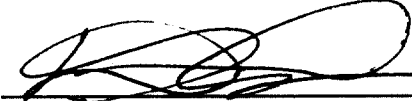
On _____, _____, at _____ o'clock, _____ M., I served the attached Trustee's Notice of Sale on _____ by delivering a original copy to _____, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at _____.

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 _____.


 Dave Shuck

Signed and sworn to before me on August 22, by Dave Shuck


 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

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.

69755

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: VALERIE JEAN CRAIN, NKA VALERIE JEAN JONES
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:

Lot 539 Block 127 MILLS ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. RECORDING. The Trust Deed was recorded as follows:
Date Recorded: October 6, 1999
Volume M99, Page 39860
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 \$319.00 each, due the first of each month, for the months of May through August, 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 \$33,035.85 plus interest at the rate of 8.125% per annum from April 1, 2002; plus late charges of \$50.20; 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: January 2, 2003
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: August 14, 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.

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

Affidavit of Publication

69756

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 # 5282

Notice of Sale/Jones

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:
October 24, 31, November 7, 14, 2002

Total Cost: \$526.50

Subscribed and sworn

before me on: November 14, 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: VALERIE JEAN CRAIN, NKA VALERIE JEAN JONES; Trustee: WILLIAM L. SISE-MORE; Successor Trustee: MICHAEL C. AROLA; Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION.

2. DESCRIPTION OF PROPERTY:
The real property is described as follows: Lot 539, Block 127, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. RECORDING:
The Trust Deed was recorded as follows: Date Recorded: October 6, 1999; Volume: MP 3, Page 39860; Official Record: Klamath County, Oregon.

4. DEFAULT:
The Grantor, together with other persons 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 \$319.00 are due the first of each month for the months of

May through August, 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 \$33,035.85 plus interest at the rate of 8.125% per annum from April 1, 2002; plus late charges of \$50.20; 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: January 2, 2003; Time: 11:00 A.M.; Place: Klamath County Court House, 316 Main Street, Klamath Falls, Oregon.

8. RIGHT TO RE-INSTATE:
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 discontinued and the Trust Deed reinstated by 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: August 14, 2002; Michael C. Arola, Successor Trustee; Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440. #5282 October 24, 31, November 7, 14, 2002.

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