'02 DEC '29 (447 0:59**9**

Vol MO2

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE STATE OF OREGON, County of Josephine ss: I. Sharon Deardorff , being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice. 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: ----- 3086 Summers Lane, Klamath Falls, OR 97603 Nicholas Krusmark ----Said persons include (a) the grantor in the trust deed, (b) any 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 by ORS 86.785.* Each of the notices so mailed was certified to be a true copy of the original notice of sale by Patrick J. Kelly, attorney for 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 Grants Pass Oregon, on August 21, 2002 XXXXXX 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. As used herein, the singular includes the plural, trustee includes successor trustee and person includes corporation and any other legal or commercial entity. SHARON DEARDORFF Subscribed and sworn to before me on OFFICIAL SEAL HOPE LAUBER Laulei NOTARY PUBLIC - OREGON Notary Public for Oregon. My commission expires 6. 28 COMMISSION NO. A346546 MY COL AFFIDAVIT OF MAILING TRUSTEE'S STATE OF OREGON. NOTICE OF SALE RE: Trust Deed from Krusmark State of Oregon, County of Klamath (DON'T USE THIS Recorded 12/23/2002 10:39 Am. SPACE: RESERVED Grantor Vol M02, Pg ___ 74141-45 FOR RECORDING Linda Smith, County Clerk LABEL IN COUN-TIES WHERE Amerititle Fee \$ 4/.00 # of Pgs _ USED.) Trustee

AFTER RECORDING RETURN TO PATRICK J. KELLY

ATTORNEY AT LAW 717 NW 5th ST. PASS, OR 97526

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date.

PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing altidavit.

FORM No.	1169-AFFIDAVIT	OF MAILING TRUSTEE'S NOTICE OF SALE-	Oregon Trust Deed Series. co	PYRIGHT 1990	STEVENS-NESS LAW PUBLISHING CO., PORTLAND, OR 9720
NE '	₹* •				

		G TRUSTEE'S NOTI		
STATE OF OREGON, County ofJose			74742	
At all times hereinafter mentioned over the age of eighteen years and not the original notice of sale given under the term. I gave notice of the sale of the real is	I was and no e beneticiary ns of that cer property desc return receip	ow am a resident or beneficiary's s rtain deed describe cribed in the attac ot requested to ea	hed notice of sale by mailing a copy thereof ch of the following named persons (or their	
			07.07.00	
Nicholas Krusmark	543	39 Avalon Stre	et, Klamath Falls, OR 9/603	
interest appears of record or of whose in including the Department of Revenue or a deed if the lien or interest appears of recoperson requesting notice, as required by O Each of the notices so mailed was contained in a sealed envelope, where the states post office at the Grants Pass	nterest the trany other stand or the beat of the beat	rustee or the bendate agency, having neficiary has actual a true copy of the, attorney for thereon fully prepon	successor in interest to the grantor whose efficiary has actual notice, (c) any person, a lien or interest subsequent to the trust al notice of the lien or interest, and (d) any coriginal notice of sale by Patrick J. the trustee named in said notice; each such said, and was deposited by me in the United 2002 XXXXX With respect to each officient for first class delivery to the address	
thereon in the amount sufficient to accom-	plish the sane of sale was sthe plural, entity.	ne. Each of said n recorded.	50.5K 1171 17000	
NOTARY PUBLIC - DREGON COMMISSION NO. A346546 NY COMMISSION EXPIRES JUNE 28, 2005	Notary P	ublic for Oregon. N	STATE OF OREGON.	
NOTICE OF SALE			County of	
RE: Trust Deed from			I certify that the within instrument was received for record on theday	
Krusmark			of, 19,	
KIUSMAIK		(DON'T USE THIS	ato'clockM., and recorded	
Grant	or	SPACE: RESERVED FOR RECORDING LABEL IN COUN. TIES WHERE USED.)	in book/reel/volume No on	
то			page or as fee/file/instru-	
Amerititle			ment/microfilm/reception No	
Trust	·ee			
AFTER RECORDING RETURN TO			County arrived.	
PATRICK J. KELLY ATTORNEY AT LAW 717 N W 5th ST. GRANTS PASS, OR 97528			NAME TITLE By Deputy	

^{*} More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date. PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the toregoing affidavit.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from	FORM No. 885 - TRUSTEE'S NOTICE OF SALE.		COPYRIGHT 1999 STEVENS-NESS	LAW PUBLISHING CO., PORTLAND, OR 97204
to Amerititle, an Oregon Corporation as structe, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as trustee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as a strustee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as a structee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof. **Rlamath** County, Oregon, in boothrad/volume No. MOI at page 47015 A page AVOIS A page	NN -	OTIOS OF CALE		
to Amerititle, an Oregon Corporation as structe, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as trustee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as a strustee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof as a structee, in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof. **Rlamath** County, Oregon, in boothrad/volume No. MOI at page 47015 A page AVOIS A page	Reference is made to that certain trust deed made by	Nicholas L. Kru	smark	74743
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on				ac arostar
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	to Amerititle, an Oregon Corporation Edmund Spitzer & Jewell Spitzer, o	r the survivor	thereof	, as trustee,
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	in tayor of	n September 14	, 2001	, in the Records of
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	Klamath County, Oregon, in bookstad	/volume NoMO1	at page.	47075 ,x 4 ,x 4 ,x 5 ,x
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	fes/file/finstrument/milerettim/reception 200.xxxxxxxxxxxxxxx	(indicate which), cove	ering the following	described real property
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	situated in that county and state, to-wit:			
and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on Orligon Orlock A.M. in accord with the standard of time established by ORS 187.110, at Law Office of Richard Fairclo, 280 Main Street in the City of Klamath Fails County of Klamath Street in the City of Klamath Fails County of Klamath Street in the City of Interest by grantor of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the 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 ded 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 beginning the performance required under the obligation or trust deed, and in addition to paying those 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 and at oncey free son of exceeding the amounts provided by ORS 86.753. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in in	SEE EXH	IBIT "A"		
and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums: The April 12, 2002 monthly installment in the amount of \$312.50 and each month thereafter, plus late charges of \$46.89. By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on Orligon Orlock A.M. in accord with the standard of time established by ORS 187.110, at Law Office of Richard Fairclo, 280 Main Street in the City of Klamath Fails County of Klamath Street in the City of Klamath Fails County of Klamath Street in the City of Interest by grantor of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the 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 ded 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 beginning the performance required under the obligation or trust deed, and in addition to paying those 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 and at oncey free son of exceeding the amounts provided by ORS 86.753. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in in				
By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	and a notice of default has been recorded pursuant to Oregon R	he real property to sati evised Statutes 86.735	isfy the obligations (5(3); the default for	secured by the trust deed which the foreclosure is
The unpaid principal balance of \$25,000.00 with interest thereon at 15% per annum from April 12, 2002 until paid. WHEREFORE, notice is hereby given that the undersigned trustee will on	The April 12, 2002 monthly installment in th plus late charges of \$46.89.	e amount of \$31	2.50 and each	month thereafter,
WHEREFORE, notice is hereby given that the undersigned trustee will on			owing on the obliga	tion secured by the trust
Richard Fairclo, 280 Main Street in the City of Klamath Fails , County of Klamath , State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.753. In construing this notice, 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. DATED July 24, 2002 PATRICK J. KELLY Attorney for Trustee State of Oregon, County of Josephine secured by the attorney for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.	The unpaid principal balance of \$25,000.00 w April 12, 2002 until paid.	ith interest th	ereon at 15% p	oer annum from
in the City of Klamath Falls , County of Klamath , State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.753. In construing this notice, 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. DATED	of 10:30 o'clock, A.M., in accord with the stand	ard of time established	d by ORS 187.110, a	t Law Uffice of
as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. DATED	in the City of Klamath Falls , County of auction to the highest bidder for cash the interest in the real prop at the time of the execution by grantor of the trust deed together est acquired after the execution of the trust deed, to satisfy the fethe sale, including a reasonable charge by the trustee. Notice is fany time prior to five days before the date last set for the sale, to stated by payment to the beneficiary of the entire amount then du had no default occurred) and by curing any other default completormance required under the obligation or trust deed, and in add to cure the default, by paying all costs and expenses actually incuand attorney fees not exceeding the amounts provided by ORS 8	erty described above we with any interest which oregoing obligations the urther given that any phave this foreclosure per (other than such portained of herein that is ition to paying those some of the control of the	State which the grantor had the grantor or granthereby secured and the person named in ORS proceeding dismissed tion of the principal capable of being cursums or tendering the obligation and trust definition.	of Oregon, sell at public d or had power to convey ntor's successors in interhe costs and expenses of S 86.753 has the right, at d and the trust deed reinas would not then be due red by tendering the pereperformance necessary eed, together with trustee
PATRICK J. KELLY Trustee State of Oregon, County ofJosephine) ss. I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale. PATRICK J. KELLY Attorney for Trustee	as well as any other person owing an obligation, the performance	of which is secured b	by the trust deed, and	if the words "trustee" and
State of Oregon, County of	DATED	400		
State of Oregon, County ofJosephine) ss. I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale. PATRICK J. RELLY Attorney for Trustee		PATRICK J. KE	CLLY	
I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale. PATRICK J RELLY Attorney for Trustee				Trustee
	I, the undersigned, certify that I am the attorney or one of		above named trustee	and that the foregoing is
		PATRICK A PET	TA	Attorney for Trustee
	oem/			

*If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in the name and address of party to be served.

EXHIBIT "A"

Parcels 2 & 3 of Land Partition 1-96 being a portion of Lot 13, Block 6, ALTAMONT ACRES, situated in the S1/2 NW1/4 NE1/4 Section 10, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon. TOGETHER WITH an easement for ingress, egress, and utilities, over, under and across the South 30 feet of Parcels 1 and 2 of said Land Partition 1-96 as delineated on the face of said Land Partition.

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT 15 USC SECTION 1692

We are attempting to collect a debt and any information we obtain will be used for that purpose. The debt described in the Notice of Sale is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification. If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor.

WRITTEN REQUESTS SHOULD BE ADDRESSED TO: PATRICK J. KELLY, ATTORNEY, 717 NW 5TH STREET, GRANTS PASS, OREGON 97526.