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02 DEC 28 2002

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Vol M02 Page 74741

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:

NAME

ADDRESS

Nicholas Krusmark ----- 3086 Summers Lane, Klamath Falls, OR 97603

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

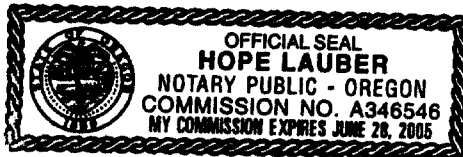
attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on August 21, 2002. With respect to each person listed above, one such notice was mailed 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
 SHARON DEARDORFF

Subscribed and sworn to before me on Sept. 25, 2002, *

Notary Public for Oregon. My commission expires 6-28-05



AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Krusmark

Grantor

Amerititle TO

Trustee

AFTER RECORDING RETURN TO

PATRICK J. KELLY

ATTORNEY AT LAW

717 NW 5th ST.

GRANTS PASS, OR 97526

STATE OF OREGON,)

(DON'T USE THIS
 SPACE: RESERVED
 FOR RECORDING
 LABEL IN COUN.
 TIES WHERE
 USED.)

State of Oregon, County of Klamath

Recorded 12/23/2002 10:39 A.M.

Vol M02, Pg 74741-45

Linda Smith, County Clerk

Fee \$ 41.00 # of Pgs 5

* 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 affidavit.

NE

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine, ss:

74742

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:

NAME

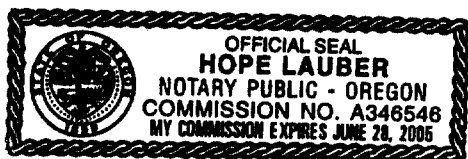
ADDRESS

Nicholas Krusmark ----- 5439 Avalon Street, Klamath Falls, OR 97603

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 July 25, 2002 ~~XXXXX~~. 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
SHARON DEARDORFF

Subscribed and sworn to before me on Sept. 25, 2002, at Klamath Falls, OR

Hope Lauber
Notary Public for Oregon. My commission expires 6-28-05

AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE

RE: Trust Deed from
Krusmark

Grantor

Amerititle TO

Trustee

AFTER RECORDING RETURN TO

PATRICK J. KELLY
ATTORNEY AT LAW
717 NW 5th ST.
GRANTS PASS, OR 97528

(DON'T USE THIS
SPACE: RESERVED
FOR RECORDING
LABEL IN COUN-
TIES WHERE
USED.)

STATE OF OREGON, } ss.
County of _____

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

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 foregoing affidavit.

NN

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Nicholas L. Krusmark

74743

_____ as grantor,
 to Amerititle, an Oregon Corporation _____ as trustee,
 in favor of Edmund Spitzer & Jewell Spitzer, or the survivor thereof _____ as beneficiary,
 dated September 10, 2001 _____, recorded on September 14, 2001 _____, in the Records of
Klamath _____ County, Oregon, in ~~booked~~ volume No. M01 _____ at page 47075 _____, or as
 trustee/instrument/microfilm reception No. ~~XXXXXXXXXXXX~~ (indicate which), covering the following described real property
 situated in that county and state, to-wit:

SEE EXHIBIT "A"

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 December 2, 2002 _____, at the hour of 10:30 _____ o'clock, 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 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 July 24, 2002

PATRICK J. KELLY

Trustee

State of Oregon, County of Josephine _____) 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

SERVE:*

74744

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.**

74745

**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.**