

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 # 5219

Notice of Sale/Krusmark

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 2, 9, 16, 23, 2002

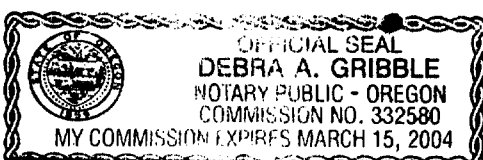
Total Cost: \$607.50

Subscribed and sworn

before me on: October 23, 2002

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S
NOTICE OF SALE

Reference is made to that certain trust deed made by Nicholas L. Krusmark, 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 volume No. 47075, which indicate the following described real property situated in that county and state, to-wit:

EXHIBIT "A"
Parcels 2 & 3 of Land Partition 1-96 being a portion of Lot 13, Block 6, Altamont Acres, situated in the S 1/2 NW 1/4 NE 1/4 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.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and the notice of default has been recorded pursuant to Oregon Revised Statutes 86.733(5) and the foreclosure is made by the trustee'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 office of Richard Fairclo, 200 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, Attorney for Trustee, NW Fifth Street, Klamath Falls, OR 97603 #5219 October 16, 23, 2002

State of Oregon, County of Klamath
Recorded 12/23/2002 10:39 A.M.
Vol M02, Pg 74755-56
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

74756

FOR RECORDING PURPOSES:

Publication - Spitzer/Krusmark