

MTC 58308
AFFIDAVIT OF MAILING

State of Oregon, County of Klamath
Recorded 01/29/2003 3:21 p m.
Vol M03 Pg 05622 - 26
Linda Smith, County Clerk
Fee \$ 41.00 # of Pgs 5

STATE OF OREGON)
)
COUNTY OF JACKSON)

I, JOAN CHRISTOPHER, of DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH, P.C.
of Ashland, Oregon, hereby certify that I mailed a copy of the Amended Trustee's Notice of Sale
which is attached hereto unto the following persons or entities pursuant to the provisions of ORS
86.740(1). The Notice was sent by Certified and First Class Mail on September 24, 2002, in
letters addressed to:

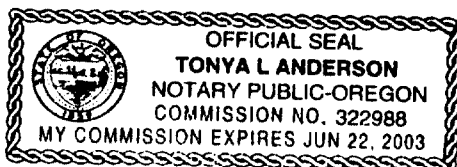
Nichole Walls
4508 Cool Valley Drive
Las Vegas NV 89110

United Finance
2316 S. 6th Street
Klamath Falls OR 97601

Carter Jones Collection LLC
1143 Pine Street
Klamath Falls OR 97601

Joan Christopher
JOAN CHRISTOPHER

SUBSCRIBED AND SWORN to before me this 24th day of September, 2002.



Tonya L. Anderson
Notary Public for Oregon
My Commission Expires: 6/22/03

**AMENDED
TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain trust deed made, executed and delivered by Nichole Walls, as grantor, to AmeriTitle, as trustee, to secure certain obligations in favor of Vernon G. Ludwig and Ofelia Ludwig, as beneficiary, dated June 18, 1996, and recorded in Volume M96, Page 19067 of the Official Records of Klamath County, Oregon, on June 26, 1996 covering the following described real property, to wit:

The North 130 feet of Lot 25, HOMELAND TRACTS NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the following sums owing on said obligations, which sums are now past due, owing and delinquent:

Monthly installments of \$343.59 per month, beginning with the installment due July 5, 2001, and monthly installments in the same amount due the 5th day of each month thereafter.

By reason of said default, and grantor's failure to pay property taxes for tax year 2001-2002, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit:

\$36,603.56, together with interest thereon at the rate of 11.5% per annum from February 19, 2002, until paid, plus a late fee of \$17.18 for any installment not received within 15 days of its due date, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

A notice of default and election to sell and to foreclose was duly recorded and assigned No. M02, Page 52967 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded September 17, 2002.

WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 13th day of February, 2003, at the hour of 9:30 o'clock a.m., Pacific Time as established by Section 187.110, Oregon Revised Statutes, at the offices of AmeriTitle, 222 S. Sixth Street, Klamath Falls, OR 97601, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the

LAW OFFICES OF
DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH
A Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520
(541) 482-3111 FAX (541) 488-4455

execution of the said trust deed, together with any interest which the grantor or successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

DATED this 2nd day of September, 2002.

DAVIS, GILSTRAP, HEARN,
SALADOFF & SMITH
A Professional Corporation



Jack Davis, Successor Trustee

IN THE _____ COURT OF THE STATE OF _____
COUNTY OF _____ : COURT CASE NO. _____

OREGON

05625

VERNON G LUDWIG AND
OFELIA LUDWIG)

vs

NICHOLE WALLS)

PROOF OF SERVICE

STATE OF OREGON)
County of _____) SS.
KLAMATH

I hereby certify that on the _____ day of _____, 20____, at the hour of _____, 1755
I served _____ OCCUPANTS (TAMMY HOWE, DARRELL SAY, JANE DOE) by _____

TAMMY DARRELL/JANE DOE
Personal Service (personally and in person)
Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)
Office Service (by serving the person apparently in charge)
By posting (said residence)

A certified/true copy of:

Summons	Writ of Garnishment	Small Claims
Motion	Order	Affidavit-
Complaint	Citation	Subpoena
Petition	Notice	Decree
X Other: TRUSTEE'S NOTICE OF SALE		

Together with a copy of _____

To TAMMY HOWE At 5862 DELAWARE AVE
KLAMATH FALLS, OR. 97603

NOT FOUND: I certify that I received the within document for service on the _____ day of _____, 20____, and after due and diligent search and inquiry, I have been unable to locate _____ within the county of _____ Dated this _____ day of _____, 20____

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF _____ KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

Kathleen Shaffer

KATHLEEN SHAFFER (#25)
Cleveland & Carl Investigation Company
(541) 535-6005

Subscribed to and sworn to before me this
25 day of Sept, 2002

Kristen L. Martin



Papers
Received From DAVIS, GILSTRAP, HARRIS, HEARN &
515 E. MAIN ST.
ASHLAND OR 97520-
FEDERAL ID# 93-1262071

503-482-3111
ATTN: JOANIE

Remitted to: CCIC, Inc.	Service Fee	\$ 25.00
P.O. Box 1290	Mileage	\$
Talent, OR 97540	Rush/Emergency	\$
Date: 09-25-2002	Incorrect Add.	\$
CCIC File No. 5635-K		\$
Client No.	Amount Paid	\$ 0.00
HOWE	TOTAL DUE	\$ 25.00

Affidavit of Publication

05626

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 # 5392

Notice of Sale/Walls

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

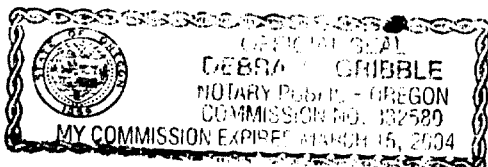
Insertion(s) in the following issues:
December 20, 27, 2002, Jan. 3, 10, 2003

Total Cost: \$594.00

Larry L. Wells
Subscribed and sworn
before me on: January 10, 2003

Debra A. Grizzle
Notary Public of Oregon

My commission expires March 15, 2004



AMENDED TRUSTEE'S NOTICE OF SALE

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trust deed, together with any interest which the grantor or successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

Dated this 24th day of September, 2002.
Davis, Gilstrap, Hearn, Saladoff & Smith, A Professional Corporation, Jack Davis, Successor Trustee.
#5392 December 20, 27, 2002, January 3, 10, 2003.