

NT
03 APR 3 AM 11:15

**AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE**

Vol M03 Page 20304

RE: Trust Deed from

State of Oregon, County of Klamath
Recorded 04/03/2003 11:15 Am.
Vol M03 Pg 20304-12
Linda Smith, County Clerk
Fcc \$ 61 # of Pgs 9

STEPHANIE KRISTINE YOYAN & STEFAN
SHAWN YOYAN
2036 Abilene Ave., Klamath Falls, OR 97601

To Grantor
Aspen Title & Escrow, Inc.
(Neal G. Buchanan, Successor Trustee)

Trustee

After recording, return to (Name, Address, Zip):

Neal G. Buchanan
435 Oak Ave.
Klamath Falls, OR 97601

STATE OF OREGON, County of Klamath) ss:
I, NEAL G. BUCHANAN

being first duly sworn, depose, and say 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies 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
SEE THE ATTACHED EXHIBIT A	

These 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 set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Neal G. Buchanan, attorney for the trustee named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on November 8, 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, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.



Neal G. Buchanan
NEAL G. BUCHANAN

Subscribed and sworn to before me on November 8, 2002

Marsha Cobine
Notary Public for Oregon

My commission expires 11-7-03

* 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.

EXHIBIT AName and Last Known Address

Stefan Shawn Yovan
3201 Vandenberg Rd.
Klamath Falls, OR 97603

Stefan Shawn Yovan
2036 Abilene Ave.
Klamath Falls, OR 97601

Stephanie Kristine Yovan
P.O. Box 1632
Klamath Falls, OR 97601

Nationwide Mutual Fire Insurance Company
P.O. Box 3100
Portland, Oregon 97208-9875

Nationwide Mutual Fire Insurance Company
c/o William P. Haberlach
Attorney at Law
201 W. Main Street, Suite 3B
Medford, OR 97501

State of Oregon
c/o Klamath County District Attorney
316 Main Street
Klamath Falls, OR 97601

State of Oregon
c/o Oregon Attorney General
Department of Justice
1162 Court St. NE
Salem, OR 97301

Penny L. Yovan
2036 Abilene Ave.
Klamath Falls, OR 97601

NT

**SUPPLEMENTAL
AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE**

20306

RE: Trust Deed from

STEPHANIE KRISTINE YOVAN &
STEFAN SHAWN YOVAN

To Grantor

ASPEN TITLE & ESCROW, INC.
NEAL G. BUCHANAN, SUCCESSOR

Trustee

After recording, return to (Name, Address, Zip):

NEAL G. BUCHANAN
435 OAK AVE.
KLAMATH FALLS, OR 97601

STATE OF OREGON, County of Klamath) ss:
I, Neal G. Buchanan

, being first duly sworn, depose, and say 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies 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
Stephanie Kristine Yovan	174 Acorn St. Merlin, Oregon 97532
Stephanie Kristine Yovan	729 NE Beacon Dr. Grants Pass, OR 97526

These 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 set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Neal G. Buchanan, attorney for the trustee named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on November 15, 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, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.

Neal G. Buchanan
Neal G. Buchanan

Subscribed and sworn to before me on November 15, 2002,

Marsha Cobine
Notary Public for Oregon
My commission expires 11-7-03



* 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.

ON

TRUSTEE'S NOTICE OF SALE

20307



Reference is made to that certain trust deed made bySTEPHANIE KRISTINE YOVAN & STEFAN SHAWN YOVAN..... husband and wife with full rights of survivorship....., as grantor, to ASPEN TITLE & ESCROW, INC. (Neal G. Buchanan as Successor Trustee)*....., as trustee, in favor ofBARBARA DQWN..... 11-17-94)....., as beneficiary, dated November 9, 1994 (signed, 19....., recorded November 17....., 19 94....., in the mortgage records of Klamath..... County, Oregon, in book/reel/volume No. M94..... at page 35419....., or as fee/title/instrument/microfilm/reception No. 91261..... (indicate which), covering the following described real property situated in said county and state, to-wit:

LOT 12, BLOCK 3, RIVERVIEW SECOND ADDITION, in the County of Klamath, State of Oregon Code 4 Map 3909-5CA-TL 1000

*By Appointment of Successor Trustee dated 9-16-02 and recorded in Vol M02 Page 56833 the 4th day of October, 2002, Neal G. Buchanan, Attorney at Law, was appointed Successor Trustee.

**Failure to make the monthly payments required since the month of May, 1997, such monthly payment to be in the sum of \$245.00 per month Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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 is grantor's failure to pay when due the following sums: Failure to pay a portion of the real property taxes due for the tax year 1999-2000 and all of the real property taxes due for the tax years thereafter, all in violation of paragraph 5 of the Trust Deed; allowing a certain Judgment entered in Jackson Co. Circuit Court Case No. 972310LTJ, a Lien Record Abstract of which was recorded March 16, 1999 in Book M99 Page 9190 to be entered in violation of paragraph 5 of the Trust Deed; allowing a certain Judgment entered in Klamath County Circuit Court Case No. 99-2087CR to be entered in violation of paragraph 5 of the Trust Deed; Failure to maintain insurance coverage on the premises as required by paragraph 4 of the Trust Deed; ** above By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: Principal balance in the sum of \$15,426.41 together with interest on said sum at the rate of 9% per annum from October 30, 1997 until paid; expense of the beneficiary in placing insurance coverage on the premises in the sum of \$271.00; all costs, fees and expenses of the trust, including the cost of title search as well as the other costs and expenses of the trustee incurred in connection with enforcing the obligation and trustee's and attorney's fees.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 3, 2003....., at the hour of 1:00..... o'clock, P.M., in accord with the standard of time established by ORS 187.110, at the law offices of Neal G. Buchanan, Attorney at Law, 435 Oak Avenue..... 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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 said 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's and attorney's fees not exceeding the amounts provided by said 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED NOVEMBER 8, 2002, XX9.....

Neal G. Buchanan
NEAL G. BUCHANAN

Successor Trustee

State of Oregon, County of Klamath.....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.

Attorney for said Trustee

SERVE:

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

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

20308

NOV 25 2002

STATE OF OREGON
COUNTY OF Klamath

COURT CASE NO.

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

- Small Claim, Summons, Complaint, Answer, Order, Motion, Affidavit, Restraining Order, Subpoena, Notice, Petition, Letter, Order to Show Cause, Trustee's Notice of Sale, Writ of Garnishment, Writ of Continuing Garnishment

DEC 04 2002

For the within named: Occupants of 2036 Abilene Avenue

PERSONALLY SERVED: Original or True Copy to within named, personally and in person to: Stefan Shawn Poran * at the address below.

SUBSTITUTE SERVICE: By delivering an Original or True Copy to a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

OFFICE SERVICE: At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy or Original with the person who is apparently in charge.

SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME. Upon Corporation, Limited Partnership, etc. to: who is a/the thereof, or (b) leaving such true copy with the person who is apparently in charge of the office of, who is a/the thereof.

OTHER METHOD:

NOT FOUND: I certify that I received the within document for service on and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, within County.

*No other occupants per Stefan

3201 Vandenberg Road
ADDRESS OF SERVICE STREET
Klamath Falls CITY Oregon STATE 97603 ZIP

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

Nov. 21, 2002 DATE OF SERVICE 12:45 a.m. p.m. Dave Shuck SIGNATURE

EE

INSTRUCTIONS FOR SERVICE OF TRUSTEE'S NOTICE OF SALE UPON OCCUPANT PURSUANT TO ORS 86.750 (1) AND PROOF OF SERVICE (120-Day Notice)

20309

RE: Trust Deed from
 STEPHANIE KRISTINE YOVAN & STEFAN SHAWN YOVAN

 To Grantor

 ASPEN TITLE & ESCROW, INC.
 (NEAL G. BUCHANAN, SUCCESSOR TRUSTEE)

 Trustee

 After recording, return to (Name, Address, Zip):
 NEAL G. BUCHANAN
 435 Oak Ave.
 Klamath Falls, Oregon 97601

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON, }
 County of Klamath } ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee or attorney for the Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP 7 D(2) and 7 D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed are as follows:

Name of person to be served (If unknown, so state)	Property Address
STEFAN SHAWN YOVAN	2036 Abilene Ave. Klamath Falls, OR 97601
PENNY L. YOVAN	2036 Abilene Ave. Klamath Falls, OR 97601

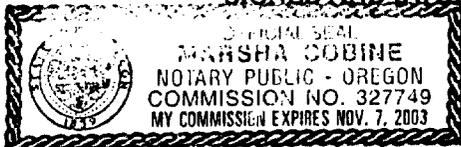
If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

Service should be made by December 4, 2002, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

As used herein, the singular includes the plural, "trustee" includes any successor trustee, and "person" includes a corporation or any other legal or commercial entity.

Neal Buchanan
 (ATTORNEY FOR) TRUSTEE

SIGNED AND SWORN TO before me on November 8, 2002



Marsha Cobine
 Notary Public for Oregon
 My commission expires 11-7-03

Reference is made to that certain trust deed made bySTEPHANIE KRISTINE YOVAN & STEFAN SHAWN YOVAN,..... husband and wife with full rights of survivorship....., as grantor, to ASPEN TITLE & ESCROW, INC. (Neal G. Buchanan as Successor Trustee)*....., as trustee, in favor of BARBARA DQWN 11-17-94)....., as beneficiary, dated November 9, 1994 (signed, 19....., recorded November 17....., 19.94, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. M94 at page 35419....., or as fee/title/instrument/microfilm/reception No. 91261..... (indicate which), covering the following described real property situated in said county and state, to-wit:

LOT 12, BLOCK 3, RIVERVIEW SECOND ADDITION, in the County of Klamath, State of Oregon Code 4 Map 3909-5CA-TL 1000

*By Appointment of Successor Trustee dated 9-16-02 and recorded in Vol M02 Page 56833 the 4th day of October, 2002, Neal G. Buchanan, Attorney at Law, was appointed Successor Trustee.

**Failure to make the monthly payments required since the month of May, 1997, such monthly payment to be in the sum of \$245.00 per month

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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 is grantor's failure to pay when due the following sums: Failure to pay a portion of the real property taxes due for the tax year 1999-2000 and all of the real property taxes due for the tax years thereafter, all in violation of paragraph 5 of the Trust Deed; allowing a certain Judgment entered in Jackson Co. Circuit Court Case No. 972310LTJ, a Lien Record Abstract of which was recorded March 16, 1999 in Book M99 Page 9190 to be entered in violation of paragraph 5 of the Trust Deed; allowing a certain Judgment entered in Klamath County Circuit Court Case No. 99-2087CR to be entered in violation of paragraph 5 of the Trust Deed; Failure to maintain insurance coverage on the premises as required by paragraph 4 of the Trust Deed; ** By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: Principal balance in the sum of \$15,426.41 together with interest on said sum at the rate of 9% per annum from October 30, 1997 until paid; expense of the beneficiary in placing insurance coverage on the premises in the sum of \$271.00; all costs, fees and expenses of the trust, including the cost of title search as well as the other costs and expenses of the trustee incurred in connection with enforcing the obligation and trustee's and attorney's fees.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 3, 2003, at the hour of 1:00 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at the law offices of Neal G. Buchanan, Attorney at Law, 435 Oak Avenue 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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 said 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's and attorney's fees not exceeding the amounts provided by said 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED NOVEMBER 8, 2002, XX9

Neal G. Buchanan (Signature) NEAL G. BUCHANAN

Successor Trustee

State of Oregon, County of Klamath 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.

Neal G. Buchanan (Signature) Attorney for said Trustee

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

SERVE: Penny L. Yovan 2036 Coblene Ave. Klamath Falls, OR 97601

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 # 5455

Notice of Sale/Yovan

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:

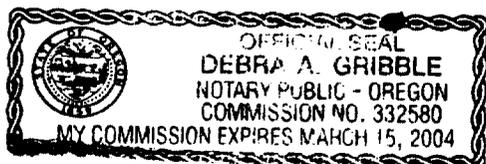
January 30, February 6, 13, 20, 2003

Total Cost: \$810.00

Subscribed and sworn
before me on: February 20, 2003

Debra A. Gribble
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 STE-
PHANIE KRISTINE
YOVAN & STEFAN
SHAWN YOVAN,
husband and wife
with full rights of
survivorship, as
grantor, to ASPEN
TITLE & ESCROW,
INC. (Neal G. Bu-
chanan as Successor
Trustee)*, as trust-
ee, in favor of Bar-
bara Down (11-17-
94), as beneficiary,
dated November 9,
1994 (signed 19
1994, recorded Novem-
ber 17, 1994, in the mort-
gage records of Klamath
County, Ore-
gon, in volume No.
M94 at page 35419,
or as instrument No.
91261 (indicate
which), covering the
following described
real property situat-
ed in said county
and state, to-wit:
Lot 12, Block 3, Riv-
ervjew Second Addi-
tion, in the County
of Klamath, State of
Oregon, Code 4 Map
3909-5CA-TL 1000.

*By Appointment of
Successor Trustee
dated 9-16-02 and re-
corded in Vol M02
Page 56833 the 4th
day of October, 2002,
Neal G. Buchanan,
Attorney at Law,
was appointed Suc-
cessor Trustee.

**Failure to make
the monthly pay-
ments required
since the month of
May, 1997, such
monthly payment to
be in the sum of
\$245.00 per month.

Both the beneficiary
and the trustee have
elected to sell the
said real property to
satisfy the obliga-
tions secured by
said trust deed and
a notice of default
has been recorded
pursuant to Oregon

Revised Statutes
86.735(3); the de-
fault for which the
foreclosure is made
is grantor's failure
to pay when due the
following sums:
Failure to pay a por-
tion of the real prop-
erty taxes due for
the tax year 1999-
2000 and all of the
real property taxes
due for the tax
years thereafter, all
in violation of para-
graph 5 of the Trust
Deed; allowing a
certain Judgment
entered in Jackson
Co. Circuit Court
Case No. 972310LTJ,
an Alien Record Ab-
stract of which was
recorded March 16,
1999 in Book M99
Page 9190 to be en-
tered in violation of
paragraph 5 of the
Trust Deed; allow-
ing a certain Judg-
ment entered in Klamath
County Circuit
Court Case No. 99-
2087CR to be entered
in violation of para-
graph 5 of the Trust
Deed; Failure to
maintain insurance
coverage on the
premises, as re-
quired by paragraph
4 of the Trust Deed;
**above.

By reason of said
default the benefi-
ciary has declared
all sums owing on
the obligation se-
cured by said trust
deed immediately
due and payable,
said sums being the
following, to-wit:
Principal balance in
the sum of
\$15,426.41, together
with interest on said
sum at the rate of
9% per annum from
October 30, 1997 un-
til paid; expense of
the beneficiary in
placing insurance
coverage on the
premises in the sum
of \$271.00; all costs,
fees and expenses of
the trust, including
the cost of title
search as well as

the other costs and
expenses of the
trustee incurred in
connection with en-
forcing the obliga-
tion and trustee's
and attorney's fees.

WHEREFORE, no-
tice hereby is given
that the undersigned
trustee will on April
3, 2003 at the hour of
1:00 PM, in accord
with the standard of
time established by
ORS 187.110, at the
law offices of Neal
G. Buchanan, Attor-
ney at Law, 435 Oak
Avenue 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 said described
real property which
the grantor had or
had power to convey
at the time of the
execution by grantor
of the said trust
deed, together with
any interest which
the grantor or gran-
tor's successors in
interest acquired af-
ter 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. No-
tice 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 foreclo-
sure proceeding dis-
missed and the trust
deed reinstated by
payment to the benefi-
ciary of the entire
amount then due
(other than such
portion of the princi-
pal as would not
then be due had no
default occurred)
and by curing any
other default com-
plained of herein
that is capable of
being cured by ten-
dering the perform-
ance required under
the obligation or
trust deed, and in
addition to paying
said sums or tender-
ing the performance
necessary to cure
the default, by pay-

ing all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: November 8, 2002. Neal G. Buchanan, Successor Trustee. We are attempting to collect a debt. Any information obtained will be used for that purpose.
#5455 January 30,
February 6, 13, 20,
2003.

Unofficial
Copy