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03 APR 3 AM 11:15

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

RE: Trust Deed from

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

Vol M03 Page 20304

State of Oregon, County of Klamath

Recorded 04/03/2003 11:15 A.m.

Vol M03 Pg 20304-12

Linda Smith, County Clerk

Fcc \$ 6.1 # of Pgs 9

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

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**

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

20306

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

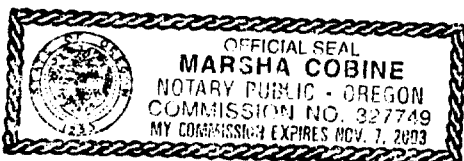
729 NE Beacon Dr.
Grants Pass, OR 97526

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

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

Marsha Cobine
Notary Public for Oregon

My commission expires 11-7-03

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

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:

- | | | | |
|--------------------------------------|--|-----------------------------------|--|
| <input type="checkbox"/> Small Claim | <input type="checkbox"/> Order | <input type="checkbox"/> Subpoena | <input type="checkbox"/> Order to Show Cause |
| <input type="checkbox"/> Summons | <input type="checkbox"/> Motion | <input type="checkbox"/> Notice | <input checked="" type="checkbox"/> Trustee's Notice of Sale |
| <input type="checkbox"/> Complaint | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Writ of Garnishment |
| <input type="checkbox"/> Answer | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Letter | <input type="checkbox"/> Writ of Continuing Garnishment |
| <input type="checkbox"/> _____ | | <input type="checkbox"/> _____ | |

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 _____, by (a) delivering such true copy personally and in person, 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. ☒
or not found PRINTED IN OREGON 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)

STEFAN SHAWN YOVAN

PENNY L. YOVAN

Property Address

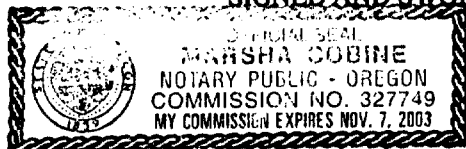
2036 Abilene Ave.
Klamath Falls, OR 97601

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.

SIGNED AND SWORN TO before me on November 8, 2002

Neal Buchanan
(ATTORNEY FOR) TRUSTEE

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 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.

Neal G. Buchanan
 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 Abilene 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

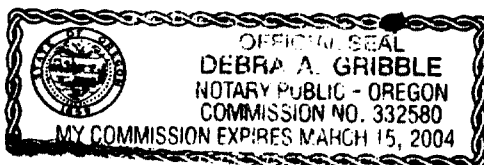
Total Cost: \$810.00

Subscribed and sworn

before me on: February 20, 2003

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 STEPHANIE 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 Down (11-17-94), as beneficiary, dated November 9, 1994 (signed 1994), recorded November 17, 1994, in the mortgage records of Klamath County, Oregon, in volume No. M94 at page 35419, or as instrument 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, an Alien 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 PM, 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 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.