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NEAL G. BUCHANAN, ATTORNEY AT LAW  
 SUCCESSOR TRUSTEE  
 435 Oak Ave., Klamath Falls, OR 97601

Trustee's Name and Address

BARBARA DOWN  
 2502 White Ave.  
 Klamath Falls, OR 97601

Second Party's Name and Address

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

NEAL G. BUCHANAN  
 435 Oak Ave.  
 Klamath Falls, OR 97601

Until requested otherwise, send all tax statements to (Name, Address, Zip):

BARBARA DOWN  
 2502 White Ave.  
 Klamath Falls, OR 97601

Vol M03 Page 20621

State of Oregon, County of Klamath

Recorded 04/03/2003 3:30 p.m.

Vol M03 Pg 20621-23

Linda Smith, County Clerk

Fee \$ 31 # of Pgs 3

## TRUSTEE'S DEED

THIS INDENTURE, Made this 3rd day of April, 2003, between  
 NEAL G. BUCHANAN, ATTORNEY AT LAW, SUCCESSOR TRUSTEE  
 called trustee, and BARBARA DOWN, hereinafter

hereinafter called the second party; WITNESSETH:  
 RECITALS: STEPHANIE KRISTINE YOVAN & STEFAN SHAWN YOVAN, husband and wife with full rights of survivorship  
 delivered to ASPEN TITLE & ESCROW, INC. (Neal G. Buchanan, Attorney at Law as Successor), as trustee, for the benefit  
 of BARBARA DOWN, as beneficiary, a certain trust deed

dated Nov. 9, 1994, signed Nov. 17, 1994, recorded Nov. 17, 1994, in the Records of  
Klamath County, Oregon, in book / volume No. M94 at page 35419, and/or as fee / file / instru-  
 ment / microfilm / reception No. 91261 (indicate which). In that trust deed, the real property therein and hereinafter described

was conveyed by the grantor to the trustee to secure, among other things, the performance of certain obligations of the grantor to the  
 beneficiary. The grantor thereafter defaulted in performance of the obligations secured by the trust deed as stated in the notice of  
 default hereinafter mentioned, and such default still existed at the time of the sale hereinafter described.

By reason of the default, the owner and holder of the obligations secured by the trust deed, being the beneficiary therein  
 named, or the beneficiary's successor in interest, declared all sums so secured immediately due and owing. A notice of default con-  
 taining an election to sell the real property and to foreclose the trust deed by advertisement and sale to satisfy the asserting grantor's  
 obligations was recorded on November 8, 2002, in the Records of Klamath County,  
 in book / volume No. M02 at page 64840, and/or as fee / file / instrument / microfilm / reception No. \_\_\_\_\_  
 (indicate which), to which reference now is made.

After recording the notice of default, the undersigned trustee gave notice of the time for and place of sale of the real prop-  
 erty, as fixed by the trustee and as required by law. Copies of the notice of sale were served pursuant to ORCP 7 D. (2) and 7 D. (3),  
 or mailed by both first class and certified mail with return receipt requested, to the last known addresses of the persons or their legal  
 representatives, if any, named in ORS 86.740 (1) and 86.740 (2)(a), at least 120 days before the date the property was sold. A copy  
 of the notice of sale was mailed by first class and certified mail with return receipt requested to the last known address of the fidu-  
 ciary or personal representative of any person named in ORS 86.740 (1), promptly after the trustee received knowledge of the dis-  
 ability, insanity or death of any such person. Copies of the notice of sale were served upon occupants of the property described in  
 the trust deed in the manner in which a summons is served pursuant to ORCP 7 D. (2) and 7 D. (3) at least 120 days before the date  
 the property was sold, pursuant to ORS 86.750 (1). If the foreclosure proceedings were stayed and released from the stay, copies of  
 an amended notice of sale in the form required by ORS 86.755 (6) were mailed by registered or certified mail to the last known  
 addresses of those persons listed in ORS 86.740 and 86.750 (1) and to the address provided by each person who was present at the  
 time and place set for the sale which was stayed within 30 days after the release from the stay. The trustee published a copy of the  
 notice of sale in a newspaper of general circulation in each county in which the real property is situated once a week for four suc-  
 cessive weeks. The last publication of the notice occurred more than twenty days prior to the date of sale. The mailing, service and  
 publication of the notice of sale are shown by affidavits and/or proofs of service duly recorded prior to the date of sale in the county  
 records, those affidavits and proofs, together with the Notice of Default and Election to Sell and the notice of sale, being now referred  
 to and incorporated in and made a part of this deed as if fully set forth herein. The undersigned trustee has no actual notice of any  
 person, other than the persons named in those affidavits and proofs as having or claiming a lien on or interest in the real property,  
 entitled to notice pursuant to ORS 86.740 (1)(b) or (1)(c).

The true and actual consideration for this conveyance is \$ 25,747.63 (Here comply with ORS 93.030.)

(OVER)

03 APR 3 PM 3:30



The undersigned trustee, on April 3, 2003, 11/, at the hour of 1:00 o'clock, P.M., in accord with the standard of time established by ORS 187.110, (which was the day and hour to which the sale was postponed as permitted by ORS 86.755 (2)) (which was the day and hour set in the amended notice of sale)\* and at the place so fixed for sale, in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon the trustee by the trust deed, sold the real property in one parcel at public auction to the second party for the sum of \$ 25,747.63, the second party being the highest and best bidder at the sale, and that sum being the highest and best bid for the property.

NOW, THEREFORE, in consideration of that sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in the trustee by the laws of the State of Oregon and by the trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed in and to the following described real property, to-wit:

LOT 12, BLOCK 3, RIVERVIEW SECOND ADDITION, in the County of Klamath, State of Oregon.  
Map Tax Lot: R-3909-005CA-01000-000

TO HAVE AND TO HOLD the same unto the second party and the second party's heirs, successors in interest and assigns forever.

In construing this instrument, and whenever the context so requires, the singular includes the plural; "grantor" includes any successor in interest to the grantor, as well as each and every other person owing an obligation, the performance of which is secured by the trust deed; "trustee" includes any successor trustee; "beneficiary" includes any successor in interest of the beneficiary first named above; and "person" includes a corporation and any other legal or commercial entity.

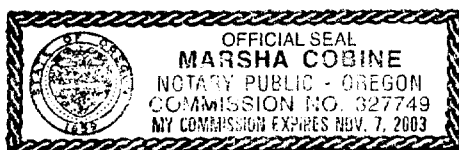
IN WITNESS WHEREOF, the undersigned trustee has hereunto executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

*Neal G. Buchanan*  
NEAL G. BUCHANAN

\* Delete words in parentheses if inapplicable.

STATE OF OREGON, County of Klamath ) ss.  
This instrument was acknowledged before me on April 3, 2003, ~~xxx~~  
by Neal G. Buchanan  
This instrument was acknowledged before me on \_\_\_\_\_, 19\_\_\_\_  
by \_\_\_\_\_  
as \_\_\_\_\_  
of \_\_\_\_\_



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

NE

20623

## CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON,

County of Klamath

} ss.

THIS IS TO CERTIFY That I am the \_\_\_\_\_  
 beneficiary in that certain trust deed in which Stephanie Kristine Yovan & Stefan Shawn Yovan, Husband and Wife \_\_\_\_\_  
 with full rights of survivorship \_\_\_\_\_, as grantor, conveyed to Aspen Title & Escrow, Inc. \_\_\_\_\_  
 (Neal G. Buchanan, Attorney at Law, successor) \_\_\_\_\_, as trustee, certain real property in Klamath \_\_\_\_\_, County, Oregon;  
 which said trust deed was dated Nov. 9, 1994 signed Nov. 17, 1994, and recorded Nov. 17, 1994 \_\_\_\_\_,  
 in the mortgage records of said county, in book/reel/volume M94 \_\_\_\_\_ at page 35419 or as fee/file/instrument/  
 microfilm/reception No. 91261 \_\_\_\_\_ (indicate which); thereafter a notice of default with respect to said trust deed  
 was recorded November 8, 2002 \_\_\_\_\_, 19 \_\_\_\_\_, in book/reel/volume M02 \_\_\_\_\_ at page 64840 \_\_\_\_\_ of said  
 mortgage records, or as fee/file/instrument/microfilm/reception No. \_\_\_\_\_ (indicate which); thereafter the  
 said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was  
 sold at the trustee's sale on April 3, 2003 \_\_\_\_\_, 19 \_\_\_\_\_; I reasonably believe at no time during the period of  
 three months and one day immediately preceding the day of said sale and including the day thereof, was the real prop-  
 erty described in and covered by said trust deed, or any interest therein, owned by a person in the military service as  
 defined in Article I of the "Soldiers' and Sailors' Civil Relief Act of 1940," as amended.

In construing this certificate the singular includes the plural, the word "grantor" includes any successor in  
 interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any  
 successor in interest to the beneficiary named in said trust deed.

STATE OF OREGON,

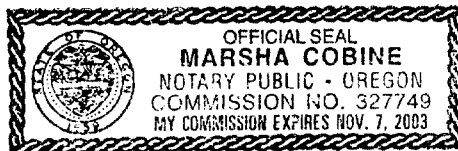
County of Klamath

} ss:

This instrument was acknowledged before me on April 3, 2003, 19 \_\_\_\_\_  
 by Barbara Brown \_\_\_\_\_

Marsha Cobine  
 Notary Public for Oregon

My commission expires 11-7-03



### CERTIFICATE OF NON-MILITARY SERVICE

Re Trust Deed from

Stephanie Kristine Yovan &  
 Stefan Shawn Yovan Grantor  
 to  
 Aspen Title & Escrow, Inc.  
 Neal G. Buchanan, successor Trustee

AFTER RECORDING RETURN TO

NEAL G. BUCHANAN, ATTORNEY AT LAW  
 435 Oak Ave.  
 KLAMATH FALLS, OR 97601

(DON'T USE THIS  
 SPACE; RESERVED  
 FOR RECORDING  
 LABEL IN COUNTIES  
 WHERE USED.)

STATE OF OREGON

County of \_\_\_\_\_

} ss.

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 \_\_\_\_\_ on page  
 \_\_\_\_\_, or as fee/file/instrument/  
 microfilm/reception No. \_\_\_\_\_,  
 of the \_\_\_\_\_  
 Records of said County.

NAME

TITLE

By \_\_\_\_\_ Deputy