

08 APR 26 PM 2:58

Vol M03 Page 27308

RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234
THIS COVER SHEET HAS BEEN PREPARED BY THE
PERSON PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath
Recorded 04/28/2003 2:58 P m.
Vol M03 Pg 27308-14
Linda Smith, County Clerk
Fee \$ 61.00 # of Pgs 7

AFTER RECORDING RETURN TO:

ORDER # K59855

MARK NAME(S) OF ALL THE TRANSACTIONS described in the attached instrument. Fill in the Original Grantor on the Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

X **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have
Trustee's Notice of Sale attached)

X **AFFIDAVIT OF PUBLICATION OF NOTICE OF SALE**

X **PROOF OF SERVICE**

Original Grantor on Trust Deed:

Beneficiary:

K51. - +10. -

K50855
AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
 COUNTY OF LANE)

I, MICHAEL C. AROLA, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.

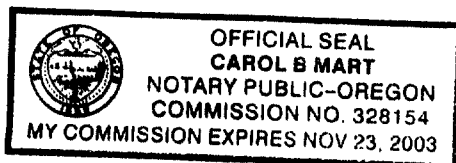
2. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on January 6, 2003:

Irwin Union Bank and Trust Company
 1717 East College Parkway
 Carson City NV 89706

3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.

Michael C. Arola
 Michael C. Arola

Signed and sworn to before me on January 6, 2003, by MICHAEL C. AROLA.



Carol B. Mart
 Notary Public for Oregon
 My Commission Expires: 11-23-03

RECORDING RETURN TO:
 Hunter, et al
 Attn: Carol B. Mart
 P.O. Box 1475
 Eugene, OR 97440

STATE OF OREGON)
) ss.
 COUNTY OF KLAMATH)

I swear that I am competent person 18 years of age or older and a resident of the State of Oregon; that I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise, named in the attached Trustee's Notice of Sale; that I served a true copy of the attached Trustee's Notice of Sale on the following persons and that each person served is the identical one named in the trustee's instructions to me.

Personal Service

On December 30th, 2002, at 9:30 o'clock, A M., I delivered the attached original Trustee's Notice of Sale to Casey Whiting in person, at 10633 Kincheloe Ave Klamath Falls, OR 97603.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

Substitute Service

On December 30th, 2002, at 9:30 o'clock, A M., I served the attached Trustee's Notice of Sale on Marnie Whiting by delivering a original copy to Casey Whiting, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 10633 Kincheloe Ave. Klamath Falls, OR 97603.

On December 30th, 2002, at 9:30 o'clock, A M., I served the attached Trustee's Notice of Sale on James Kahler by delivering an original copy to Casey Whiting, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 10633 Kincheloe Ave. Klamath Falls, OR 97603.

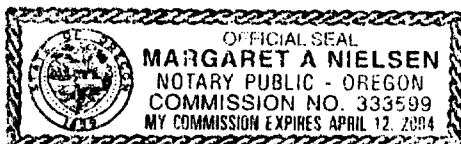
Office Service

On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

Signed and sworn to before me on December 31st, 2002, by Rob Girard

Margaret A. Nielsen
 Notary Public for Oregon
 My Commission Expires: 4-12-04



AFTER RECORDING RETURN TO:
 Hershner, Hunter, et al
 Attn: Carol B. Mart
 P.O. Box 1475
 Eugene, OR 97440

NOTICE OF SUBSTITUTE SERVICE

TO:

Marnie Whiting
10633 Kincheloe Avenue
Klamath Falls OR 97603

You are hereby notified that you were served with a Trustee's Notice of Sale, a true copy of which is attached hereto, by delivery of an original copy of the Notice of Sale at your dwelling house or usual place of abode indicated above, as follows:

Date and Time of Service: December 30, 2002, 9:30 a.m.

Person to Whom the Notice
Was Delivered: Casey Whiting

/s/ Michael C. Arola
MICHAEL C. AROLA,
Successor Trustee

AFFIDAVIT OF MAILING

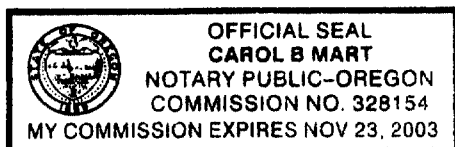
STATE OF OREGON)
) ss.
COUNTY OF LANE)

I, MICHAEL C. AROLA, being first duly sworn, depose and say that:

I mailed an original Notice of Substitute Service, a true copy of which appears above, together with a true copy of the Notice of Sale referred to therein, by placing them in a sealed envelope, addressed as shown above and mailed by certified mail, return receipt requested, with postage prepaid in the United States Mail at Eugene, Oregon, on January 6, 2003.

Michael C. Arola
MICHAEL C. AROLA

Signed and sworn to before me on January 6, 2003, by MICHAEL C. AROLA.



Carol B. Mart
Notary Public for Oregon
My Commission Expires: 11-23-03

NOTICE OF SUBSTITUTE SERVICE

AFTER RECORDING RETURN TO:
Hershner, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

NOTICE OF SUBSTITUTE SERVICE

TO:

James Kahler
10633 Kincheloe Avenue
Klamath Falls OR 97603

You are hereby notified that you were served with a Trustee's Notice of Sale, a true copy of which is attached hereto, by delivery of an original copy of the Notice of Sale at your dwelling house or usual place of abode indicated above, as follows:

Date and Time of Service: December 30, 2002, 9:30 a.m.

Person to Whom the Notice
Was Delivered: Casey Whiting

/s/ Michael C. Arola
MICHAEL C. AROLA,
Successor Trustee

AFFIDAVIT OF MAILING

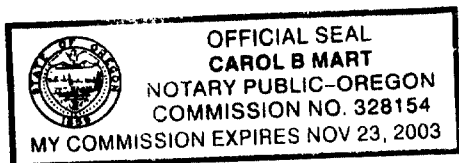
STATE OF OREGON)
) ss.
COUNTY OF LANE)

I, MICHAEL C. AROLA, being first duly sworn, depose and say that:

I mailed an original Notice of Substitute Service, a true copy of which appears above, together with a true copy of the Notice of Sale referred to therein, by placing them in a sealed envelope, addressed as shown above and mailed by certified mail, return receipt requested, with postage prepaid in the United States Mail at Eugene, Oregon, on January 6, 2003.

Michael C. Arola
MICHAEL C. AROLA

Signed and sworn to before me on January 6, 2003, by MICHAEL C. AROLA.



Carol B. Mart
Notary Public for Oregon
My Commission Expires: 11-23-03

NOTICE OF SUBSTITUTE SERVICE

AFTER RECORDING RETURN TO:
Hershaer, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. **PARTIES:**
 Grantor: MARNIE M. WHITING
 Trustee: AMERITITLE
 Successor Trustee: MICHAEL C. AROLA
 Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, assignee of Security Bank
2. **DESCRIPTION OF PROPERTY:** The real property is described as follows:

 Condominium Unit No. 10633 in Tract 1365, FALCON HEIGHTS CONDOMINIUMS, STAGE 2, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.
3. **RECORDING.** The Trust Deed was recorded as follows:
 Date Recorded: July 17, 2001
 Volume M01, Page 34999
 Official Records of Klamath County, Oregon
4. **DEFAULT.** The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$491.00 each, due the first of each month, for the months of August through December 2002; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
5. **AMOUNT DUE.** The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$66,590.58 plus interest at the rate of 6.25% per annum from July 1, 2002; plus late charges of \$111.50; plus advances and foreclosure attorney fees and costs.
6. **ELECTION TO SELL.** The Trustee hereby elects to sell the property to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
7. **TIME OF SALE.**
 Date: May 8, 2003
 Time: 11:00 a.m. as established by ORS 187.110
 Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon
8. **RIGHT TO REINSTATE.** Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-8511.

DATED: December 19, 2002.

/s/ Michael C. Arola

ATTN: RECORDING RETURN TO:

Hershner, Hunter, et al
 Attn: Carol B. Mart
 P.O. Box 1475
 Eugene, OR 97440

MICHAEL C. AROLA, Successor Trustee
 HERSHNER, HUNTER, ANDREWS, NEILL & SMITH, LLP
 P.O. Box 1475
 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount of described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, in writing within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information. This communication is from a debt collector.

Affidavit of Publication

27314

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 # 5546

Notice of Sale/Whiting

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

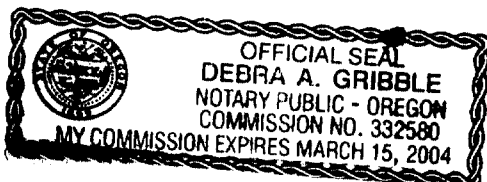
Insertion(s) in the following issues:
February 27, March 6, 13, 20, 2003

Total Cost: \$553.50

Larry L. Wells
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

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES: Grantor: MARNIE M. WHITING; Trustee: AMERITITLE; Successor Trustee: MICHAEL C. AROLA; Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, assignee of Security Bank.

2. DESCRIPTION OF PROPERTY: The real property is described as follows: Condominium Unit No. 10633 in Tract 1365, FALCON HEIGHTS CONDOMINIUMS, STATE 2, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

3. RECORDING: The Trust Deed was recorded as follows: Date Recorded: July 17, 2001; Volume M01, Page 34999; Official Records of Klamath County, Oregon.

4. DEFAULT: The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of

\$491.00 each, due the first of each month, for the months of August through December 2002; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE: The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$66,590.58 plus interest at the rate of 6.25% per annum from July 1, 2002; plus late charges of \$111.50; plus advances and foreclosure attorney fees and costs.

6. ELECTION TO SELL: The Trustee hereby elects to sell the property to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.

7. TIME OF SALE: Date: May 8, 2003; Time: 11:00 AM, as established by ORS 187.110; Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

8. RIGHT TO REINSTATE: Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees, not exceeding the amount provided in ORS 86.753.

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-8511. Dated: December 19, 2002. Michael C. Arola, Successor Trustee. Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440. #5546 February 27, March 6, 13, 20, 2003.

AFTER RECORDING RETURN TO:
Hershner, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440