

03 MAY 9 PM 3:03

K 59896

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 05/09/2003 3:03 p m.
Vol M03 Pg 31106-09
Linda Smith, County Clerk
Fee \$ 36.00 # of Pgs 4

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the attorney for 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 February 5, 2003:

Ken E. Bellm
1081 Pittview Avenue
Central Point OR 97502

Klamath Tribes Housing Authority
c/o Sheyleen T. Idrogo
Tribal Attorney
PO Box 215
Chiloquin OR 97624


Shannon Reichert
8904 Ponderosa Place
Klamath Falls OR 97601

Lisa A. Bellm
PO Box 1231
Chiloquin OR 97624

3. 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 February 19, 2003:

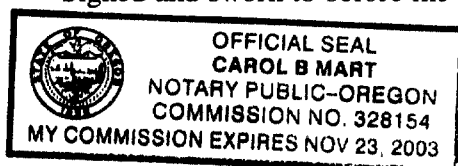
Portland Collectors Inc.
c/o Fidelity Collection Service
PO Box 429
Hillsboro OR 97123


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.



Nancy K. Cary

Signed and sworn to before me on February 19, 2003, by NANCY K. CARY.





Notary Public for Oregon
My Commission Expires: 11-23-03

AFFIDAVIT OF MAILING

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

36 K

31107

**JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS**

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

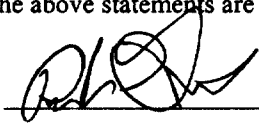
AFTER RECORDING RETURN TO:
Herschner, Hunter, et al
Attn: Carol B. Mart
P.O. Box 1475
Eugene, OR 97440

I, Rob Girard, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 3rd day of February 2003, after personal inspection, I found the following described real property to be unoccupied.

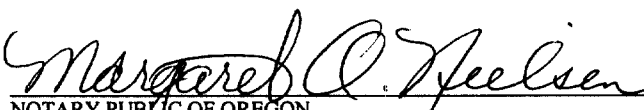
Commonly described as (Street address) OCCUPANTS OF 4645 BRISTOL AVENUE
KLAMATH FALLS, OREGON 97603

I declare under the penalty of perjury that the above statements are true and correct.

 2-4-03
(Signed and Dated)

Subscribed and Sworn to before me this 4th day of February 2003.




NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04

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: LISA A. BELLM and KENNETH E. BELLM
 Trustee: WILLIAM L. SISEMORE
 Successor Trustee: MICHAEL C. AROLA
 Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
2. **DESCRIPTION OF PROPERTY:** The real property is described as follows:

 Lot 27 in Block 6 of BUREKER PLACE, SECOND ADDITION, 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:
 Recorded: May 24, 1996, Volume M96, Page 15238
 Rerecorded: June 26, 1996, Volume M96, Page 18975
 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 \$359.00 each, due the 10th of each month, for the months of September through December 2002 and January 2003; 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 \$37,816.78 plus interest at the rate of 8% per annum from August 1, 2002; plus late charges of \$74.10; 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: June 12, 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: January 30, 2003.

/s/ Michael C. Arola

AFTER 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

31109

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 # 5638

Notice of Sale/Bellm

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:

April 4, 11, 18, 25, 2003

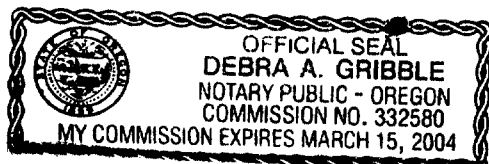
Total Cost: \$567.00

Subscribed and sworn

before me on: April 25, 2003

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: LISA A. BELLM and KENNETH E. BELLM, Trustee: WILLIAM L. SISEMORE, Successor Trustee: MICHAEL C. AROLA, Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION.

2. DESCRIPTION OF PROPERTY: The real property is described as follows: Lot 27 in Block 6 of BUREKER PLACE, SECOND ADDITION, 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: Recorded: May 24, 1996, Volume M96, Page 15238, Rerecorded: June 26, 1996, Volume M96, Page 18975, 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

\$359.00 each, due the 10th of each month, for the months of September through December 2002 and January 2003; 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 \$37,816.78 plus interest at the rate of 8% per annum from August 1, 2002; plus late charges of \$74.10; 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: June 12, 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: January 30, 2003. Michael C. Arola, Successor Trustee, Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440. #5638 April 4, 11, 18, 25, 2003.

AFTER RECORDING RETURN TO:

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