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 # 5492
Notice of Sale/Horn
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 14, 21, 28, March 7, 2003
Total Cost: \$621.00
Jan J Will
Subscribed and sworn
before me on: March 7, 2003
, '

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Thomas Horn and Gretchen Horn, Trustees of the Thomas and Gretchen Horn Family Trust, as grantor, to Oregon Title Insurance Company, as trust-ee, in favor of Ro-nald L. Young and Patricia D. Young, Husband and Wife or the survivor, as beneficiary dated June 28, 1999, recorded on July 26, 1999, in the Records of Klamath County, Oregon, in volume No. M99 at page 29691, covering the following described real property situated in that county and state, to-wit:

Lots 19, 21, 23 and 24, Block 1 and Lot 22, Block 2 in Bley-Was Heights, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the real property to sat-isfy the obligations secured by the trust deed and a notice of default has been re-corded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums: The unpaid principal balance of \$44,999.21 with interest thereon at 13.5% per annum from August 17, 2002 until

The reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The unpaid principal bal-

ance of \$44,999.21 with interest thereon at 13.5% per annum from August 17, 2002 until paid.

WHEREFORE, no-

tice is hereby given that the undersigned trustee will on May 5, 2003 at the hour of 10:30 AM, in accord with the standard of time established by ORS 187.110, at Law office of Richard office of Richard Fairclo, 280 Main Street 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 real property described above which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. Notice is further given that 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 than (other 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 perform ance required under the obligation or trust deed, and in addition to paying those sums or tendering the performance necessary to cure the default, by

paying all costs and

actually expenses incurred in enforcobligation the ina and trust deed, together with trustee and attorney fees exceeding not the amounts provided by ORS 86.753.

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 the trust deed, and the words "trustee" and "beneficiary" include their respec-tive successors in interest, if any.

Dated: January 22, 2003. Patrick J. Kel-ly, Trustee. State of Oregon, County of Josephine) ss. 1, the undersigned, certify that I am the attor-ney or one of the attorneys for above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale. Patrick J. Kelly, Attorney for Trustee. #5492 February 21, 28, March 7, 2003.

M03 Pg 35/47-6 la Smith, County Clerk \$ 5/00 # of Pgs_

OFFICIAL SEAL DEBRA A. GRIBBLE NOTARY PUBLIC - OREGON COMMISSION NO. 332580 MY COMMISSION EXPIRES MARCH 15, 2004

My commission expires March 15, 2004

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TRUSTEE'S NO	TICE OF SALE homas Horn and Gretchen Horn, Trustees of
the Thomas and Gretchen Horn Family Trust	
Oregon Title Insurance Company	as trustee
in favor of Ronald L. Young and Patricia D. You	ng, Husband and Wife or the survivors beneficiary
datedJune 28, 1999, recorded on	July 26, 1999, in the Records of
Klamath County, Oregon, in knowledge.	volume No. <u>M99</u> at page 29691 xx 0x x 98
HXMHMMHHMXHXMXHXMXHKKMMKXXXXXXXXXXXXXXX	indicate which), covering the following described real property
situated in that county and state, to-wit:	
Lots 19, 21, 23 and 24, Block 1 and Lot 22,	Block 2 in Bley-Was Heights, according to
the official plat thereof on file in the off	ice of the County Clerk, Klamath County,
Oregon.	
	ne real property to satisfy the obligations secured by the trust deed
	evised Statutes 86.735(3); the default for which the foreclosure is
made in grantor's failure to pay when due the following sums:	
The unpaid principal balance of \$44,999.21 wi	th interest thereon at 13.5% per annum from
August 17, 2002 until paid.	
	as declared all sums owing on the obligation secured by the trust
deed immediately due and payable, those sums being the following	ng, to-wit:
The unpaid principal balance of \$44,999.21 wi	th interest thereon at 13.5% per annum from
August 17, 2002 until paid.	
WHEREFORE, notice is hereby given that the undersigned	ed trustee will onMay 5, 2003, at the hour rd of time established by ORS 187.110, at _Law office of
ofo'clock,A.M., in accord with the standa	rd of time established by ORS 187.110, at Law office of
Richard Fairclo, 280 Main Street	Klamath , State of Oregon, sell at public
in the City of, County of	State of Oregon, sell at public
	erty described above which the grantor had or had power to convey with any interest which the grantor or grantor's successors in inter-
	regoing obligations thereby secured and the costs and expenses of
	orther given that any person named in ORS 86.753 has the right, at
	have this foreclosure proceeding dismissed and the trust deed rein-
	e (other than such portion of the principal as would not then be due
	ined of herein that is capable of being cured by tendering the per-
	tion to paying those sums or tendering the performance necessary
and attorney fees not exceeding the amounts provided by ORS 86	red in enforcing the obligation and trust deed, together with trustee
	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 the trust deed, and the words "trustee" and
"beneficiary" include their respective successors in interest, if any	y.
numn January 22 2003	QuVilla
DATED January 22, 2003	
	PATRICK J. KELLY
	Trustee
State of Oregon, County 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.	01 1/1
	Let /
	PATRICK J KELLY Attorney for Trustee
SERVI	
SERVI	#1

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

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STATE OF OREGON, County of Josephine psing first duly swarn, depose, and say and certify that: At all times hereinatter mentioned I was and now an a resident of the State of Oregon, a competent person or the state of the state of the state of original notice of sale given under the terms of that certain deed described in said notice. I gave notice of the sale or the real property described in the attached notice of sale by mailing a copy 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 Thomas Horn, Trustee ——588 King Mountain Trail, Sunny Valley, OR 97497 Gretchen Horn, Trustee ——589 King Mountain Trail, Sunny Valley, OR 97497 Said persons include (s) 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 fine or interest subsequent to the trust of the notices was mailed was certified to be a true copy of the original notice of sale by Partick, J. Kelly Saltoney for the trustee named in said notice; each such continued in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Crants Pags Oregon, on January 23, 2003 XXXXXX. With respect to each person listed above, one such notice was mailed with postage thereon sufficient to first class delivery to the address indicated, and another such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with posta	AFFIDAVIT OF M	AILING TRUSTEE'S NOTICE	OF SALE	30694
As all times hereinates mentioned I was and now an a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice. I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy 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 Thomass Horn, Trustee ———————————————————————————————————	STATE OF OREGON, County of Josephine	ss:		
Thomas Horn, Trustee — 589 King Mountain Trail, Sunny Valley, OR 97497 Gretchen Horn, Trustee — 589 King Mountain Trail, Sunny Valley, OR 97497 Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of wisces 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 of the control of the lien or interest, and (d) any person requesting notice, as equived by ORS 86.75.8 Each of the notices so mailed was certified to be a true copy of the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at. Grants Pass. Oregon, on January 23, 2003. XXXXXX. 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 arother such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and arother such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and arother such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and arother such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and arother such arother such as a proper form to sufficient for first class delivery to the address indicated, and arother such arother such as a proper form to sufficient for first class delivery to the address indicated, and arother such arother such as a proper form to sufficient for first class delivery to the address indicated, and arother such arot	I, Sharon Deardorff At all times hereinafter mentioned I was a over the age of eighteen years and not the beneficial notice of sale given under the terms of the I gave notice of the sale of the real propert by both first class and certified mail with return legal representatives, where so indicated) at their	median me	ccessor in in l in said notice ed notice of a of the follo ldresses, to-v	nterest named in the attached ice. sale by mailing a copy thereof owing named persons (or their wit:
Said persons include (a) the granter in the trust deed, (b) any successor in interest to the granter 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 suggestent 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 required by ORS 86785.* Each of the notices so mailed was certified to be a true copy of the original notice of sale by. PARLCK J Kelly attorney for the trustee named in said notice; each such copy was contained in a scaled envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at. Grants. Pass. Oregon, or. January 23, 2003. XTRXXX. 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 and postage thereon in the amount atflicient to accomplish the same. Each of said notices was mailed attrust receipt and postage thereon in the amount atflicient to accomplish the same. Each of said notices was mailed attrust receipt and postage and each sured herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity. **STATE OF OREGON** **Outly of States* **INDIVIDUAL STATE JR 18	Thomas Horn, Trustee	589 King Mounta		
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 required by ORS 86.785.8 Each of the notices so mailed was certified to be a true copy of the original notice of sale by. Parick, J. Kelly. Kelly. ARILY. Trustee AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AFFIRE RECORDING RETURN TO I AFFIRE RECORDING RETURN TO	Gretchen Horn, Trustee	589 King Mounta	in Trail,	Sunny Valley, OR 97497
NOTICE OF SALE RE: Trust Deed from Horn Trust Grantor TO Oregon Title Trustee AFTER RECORDING RETURN TO I ACRICK J. KELLY ATTORNEY AT LAW 717 NW SM ST. County of I certify that the within instrument was received for record on the	interest appears of record or of whose interest including the Department of Revenue or any old deed if the lien or interest appears of record or to person requesting notice, as required by ORS 86. Each of the notices so mailed was certified Kelly copy was contained in a sealed envelope, with postates post office at Grants Pass Operson listed above, one such notice was mailed indicated, and another such notice was mailed with the reon in the amount sufficient to accomplish the and election to sell described in said notice of sale As used herein, the singular includes the pration and any other legal or commercial entity. Sufficial SEAL HOPE LAUBER COMMISSION NO Agreement No	the trustee or the beneficier state agency, having the beneficiary has actual 785.* to be a true copy of the management of the postage thereon fully prepared with postage thereon sufficient a proper form to require a same. Each of said not be was recorded. Sharon Drar become and sworn to be to be cribed and sworn to be to be cribed.	iciary has a lien or in notice of the original notice of the original notice of the trustee naid, and was 3, 2003 officient for finest and obtatices was made of the original officient or trustoff of the original officient or trustoff of the original officient original officient original officient original or	terest subsequent to the trust the lien or interest, and (d) any ce of sale by Parick J. The med in said notice; each such deposited by me in the United EXXXXX. With respect to each rest class delivery to the address ain a return receipt and postage ailed after the notice of default the ee, and person includes corpo-
ATTORNEY AT LAW 717 NW 5th ST. NAME TITLE By	NOTICE OF SALE RE: Trust Deed from Horn Trust Grantor Oregon Title Trustee	SPACE: RESERVED FOR RECORDING LABEL IN COUN. TIES WHERE	County I ce was recei of at in book/i page ment/mic Record o	rtify that the within instrument ved for record on the
ATTORNEY AT LAW 717 NW 5th ST. NAME TITLE By	FULKICK I KELLA		,,,	
	ATTORNEY AT LAW		NAME	E TITLE
	717 NW 5th St.		Ву	Deputy

^{*} 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. Providence As assistant notice of the sale hearing the trustee's actual signature, should be attached to the foregoing affidavit.

FORM No. 885 - TRUSTEE'S NOTICE OF SALE.	COPYRIGHT 1999 STEVENS-NESS LAW PUBLISHING CO., PORTLAND, OR 97204
NN	TICE OF SALE
TRUSTEE'S NO Reference is made to that certain trust deed made by the Thomas and Gretchen Horn Family Trust	nomas Horn and Gretchen Horn, Trustees of, as grantor,
to Oregon Title Insurance Company in favor of Ronald L. Young and Patricia D. Young dated June 28, 1999 , recorded on Klamath County, Oregon, in knowledge.	as gramor, as trustee, as Husband and Wife or the survivors beneficiary,
dated	in the Records of 29691
feedfile/insurgreconicsofilen/seespicoxNexxxxxxxxxxxxxxxxxxxx (i	ndicate which), covering the following described real property
situated in that county and state, to-wit:	notes with the second of the property
Lots 19, 21, 23 and 24, Block 1 and Lot 22, I the official plat thereof on file in the official Oregon.	
Both the beneficiary and the trustee have elected to sell the and a notice of default has been recorded pursuant to Oregon Remade in grantor's failure to pay when due the following sums:	e real property to satisfy the obligations secured by the trust deed vised Statutes 86.735(3); the default for which the foreclosure is
The unpaid principal balance of \$44,999.21 with August 17, 2002 until paid.	th interest thereon at 13.5% per annum from
By reason of the default just described, the beneficiary hadeed immediately due and payable, those sums being the following	as declared all sums owing on the obligation secured by the trust g, to-wit:
The unpaid principal balance of \$44,999.21 with August 17, 2002 until paid.	th interest thereon at 13.5% per annum from
WHEDEFORE notice is berefy given that the undersigne	d trustee will on May 5, 2003 at the hour
of 10:30 o'clock, A.M., in accord with the standar	rd of time established by ORS 187.110, at Law office of
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 real prope	rty described above which the grantor had or had power to convey
	vith any interest which the grantor or grantor's successors in inter-
	regoing obligations thereby secured and the costs and expenses of
the sale, including a reasonable charge by the trustee. Notice is tu	rther given that any person named in ORS 86.753 has the right, at nave this foreclosure proceeding dismissed and the trust deed rein-
stated 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 complain	ned of herein that is capable of being cured by tendering the per-
	tion to paying those sums or tendering the performance necessary
and attorney fees not exceeding the amounts provided by ORS 86	red in enforcing the obligation and trust deed, together with trustee
	he word "grantor" includes any successor in interest to the grantor
as well as any other person owing an obligation, the performance "beneficiary" include their respective successors in interest, if any	of which is secured by the trust deed, and the words "trustee" and
	ONVIAN
DATED January 22, 2003	PATRICK I KRILY
	Trustee
State of Oregon, County of) ss.	Trustee
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.	

PATRICK J. KELLY

SERVE:* _

Attorney for Trustee

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

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TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY	,0000	
STATE OF OREGON,		
County of Josephine ss.		
I, Patrick J. Kelly		
being first duly sworn, depose, say and certify that:		,
I am the Successor trustee in that certain trust deed executed Thomas HOrn and Gretchen Horn, Trustees of the Thomas and Gretchen Horn Fami		
in which Ronald L. Young and Patricia D. Young, husband and wife or the surviv	as trus	stee,
is beneficiary, recorded on July 26, 1999 XPXXX, in the mortgage records of Klamat	:h	
County, Oregon, in Book/reet/volume No. M99 at page 29691 or as YEV/YEV/YEV/YEV/Y	***********	888-
xioxxioxxxxxxxxx (indicate which), covering the following described real property situated in said		
Lots 19, 21, 23, and 24, Block 1 and Lot 22, Block 2 in Bley-Was Heights, at	cording to	٥
the official plat thereof on file in the office of the County Clerk, Klamath Oregon.	County,	
1/2002		
I hereby certify that on 126, 19, 19, the above described real property	was not occu _l	pied.
The word "trustee" as used in this affidavit means any successor-trustee to the trustee named	in the trust of	deed
first mentioned above.		
PATRICK F. KELLY	Tru	stee
\$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	2	
OFFICIAL SEAL Subscribed and sworn to before me	, 19	
COMMISSION NO. 338248		
NOTEX	Public for Ore	egon
My commission expires	<i>'</i>	

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

RE: Trust Deed from Horn Grantor to Oregon Title Insurance Co. Trustee AFTER RECORDING RETURN TO

> PATRICK J. KELLY ATTORNEY AT LAW 717 NW 5th ST. GRANTS PASS, OR 97526

IDON'T USE THIS SPACE: RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.

STATE OF OREGON,	1
County of	Ss.
I certify that the within instrur	
vas received for record on the	day
of, 19.	
at o'clockM., and reco	rded
n book/reel/volume No	on
page or as fee/file/ins	stru-
ment/microfilm/reception No	
Record of Mortgages of said County	,

Witness my hand and seal of County affixed.

····	
NAME	TITLE

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT 15 USC SECTION 1692

We are attempting to collect a debt and any information we obtain will be used for that purpose. The debt described in the Notice of Sale is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification. If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor.

WRITTEN REQUESTS SHOULD BE ADDRESSED TO: PATRICK J. KELLY, ATTORNEY, 717 NW 5TH STREET, GRANTS PASS, OREGON 97526.

PATRICK J. KELLY Attorney at Law 717 NW 5th Street Grants Pass, OR 97526

TO: RON & PATRICIA YOUNG 1720A Redwood Ave., PMB 23 Grants Pass, OR 97527

YOUNG/HORN TRUST FORECLOSURE May 22, 2003

Principal balance	\$44,999.21
Interest @ 13.5% (8-17-02 thru 5-28-03)	\$ 4,726.77
Foreclosure fees and costs	\$ 2,860.58
TOTAL	\$52,586.56