After recording return to:

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William M. Ganong Attorney at Law 514 Walnut Avenue Klamath Falls OR 97601

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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

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STATE OF OREGON, County of Klamath, ss:

I, William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say and certify that:

I am the Trustee or Successor Trustee for the Trust Deed more particularly described in the Notice of Default and Election to Sell and Trustee's Notice of Sale recorded in Volume M03 at page 07594-96 of the records of the Clerk of Klamath County, Oregon.

On February 5, 2003, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes each containing a Trustee's Notice of Sale executed by me and containing the information shown on the Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, to the following named parties at the following addresses:

R. Peterson
The Trust Management Group
Trustee of the Hwy 66 Trust
Post Office Box 1974
Klamath Falls OR 97601

Fidelity Lenders Trust c/o PMB, Suite 281 780 McCarren Sparks NV 89431

Klamath County Tax Collector 305 Main Street Klamath Falls OR 97601

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 whose interest the trustee or the beneficiary has actual notice; (c) any person or agency having a lien or interest subsequent to the Trust Deed, which lien or interest appears of record or which the beneficiary has actual notice; and (d) any

person requesting notice as provided in ORS 86.785.

The addresses shown above are the last known addresses of said parties.

William M. Ganong

Successor Trustee

Signed and sworn to before me this 13 day of June, 2003 by William M. Ganong.

OFFICIAL SEAL
WENDY YOUNG
NOTARY PUBLIC - OREGON
COMMISSION NO. 324388
MY COMMISSION EXPIRES AUGUST 31, 2003

Notary Public for Oregon

My commission expires: 8-31-2003

TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. A. Grantor: The Hwy 66 Property Trust, Trustee The Trust Management Group

B. Trustee: William M. Ganong, Successor Trustee

C. Beneficiary: Norma Jean Linville Howard Hale

The beneficial interest in said Trust Deed was assigned to Richard A. Hale pursuant to an Assignment recorded October 8, 2002 in Volume M02 at Page 57416 of the Records of Klamath County, Oregon.

2. The legal description of the property covered by the subject Trust Deed is more particularly described on Exhibit "A" attached hereto and incorporated herein by this reference.

Klamath County Assessor's Account No. 4007-001BO-00300-000

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M00 Page: 26053 Date Recorded: July 17, 2000

- 3. The default for which the foreclosure is made is the Grantor's failure to make the principal only note payment of \$5,000 that was due on August 17, 2001; and Grantor's failure to pay the real property taxes and assessments levied against the property before they became delinquent.
- 4. The principal owing on the obligation secured by the subject Trust Deed as of January 31, 2003 is \$10,000. Also owing on the obligation are real property taxes for 2002-2003 in the sum of \$621.31, plus interest. In addition, interest computed at the rate of 9 percent per annum from August 17, 2001 until paid is owed on the delinquent principal payment of \$5,000.
- 5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.
- 6. The Trustee will conduct a sale of the above described property at 10:00 a.m. on June 23, 2003, at the front steps of 514 Walnut Avenue, Klamath Falls, Oregon.
- 7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.

In construing this instrument, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated this 5th day of February, 2003.

Villiam M. Ganong, Specessor Trustee

Attorney at Law

514 Walnut Avenue

Klamath Falls OR 97601

Tel: (541) 882-7228

Exhibit A

That portion of Government Lot 3 and the SE 1/4 of the NW 1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at a 1" iron pipe marking the Northeast corner of the Northwest corner of said Section 1, said point being the Northeast corner of that tract conveyed to Norma Jean Howard by Deed recorded in Book 74, Page 12620, Records of Klamath County, Oregon; thence North 89° 18' 19" West along the North line of said NW 1/4 110.00 feet to a 5/8" iron rod marking the Northeast corner of that tract conveyed to Elizabeth J. Bennett by Deed recorded in Book M-94, Page 5019, Records of Klamath County, Oregon; thence South 00° 07' 22" West along the East line of said Bennett Tract 1276.52 feet to a 5/8" iron rod at the Southeast corner thereof; thence North 89° 18' 19" West along the South line of said Bennett Tract 110.00 feet to the true point of beginning of the tract herein described; thence South 00° 07' 22" West 75.24 feet to a 5/8" iron rod; thence South 30° 11' 15" East 217.91 feet to a 5/8" iron rod on the Northwesterly right of way line of State Highway 66; thence Southwesterly along the Northwesterly right of way line of State Highway 66 to the Southwest corner of said Howard Tract; thence North along the West line of said Howard Tract to the Southwest corner of said Bennett Tract; thence South 89° 18' 19" East along the South line of said Bennett Tract 110.00 feet, more or less, to the true point of beginning.

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U. S. C. § 1692

This is an attempt to collect a debt and any information obtained will be used for that purpose.

- 1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
- 2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
- 3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
- 4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
- 5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
- 6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON, County of Klamath, ss:

I, William M. Ganong, being first duly sworn, depose, say and certify that:

I am the Successor Trustee in that certain Trust Deed executed and delivered by The Hwy 66 Property Trust, Trustee The Trust Management Group, as Grantor, to Aspen Title & Escrow, Inc., an Oregon corporation, as Trustee, in which Norma Jean Linville Howard Hale, is Beneficiary, recorded July 17, 2000 in the mortgage records of Klamath County, Oregon, in Volume M00 at page 26053, covering the real property more particularly described on Exhibit "A" attached hereto and incorporated herein by this reference.

I hereby certify that on February 5, 2003 the above described real property was not occupied.

The word "trustee" as used in this affidavit means any Successor Trustee to the Trustee named in the Trust Deed first mentioned above.

Villiam M. Ganons, OSB No. 78213

Successor Trustee

Signed and sworn to before me this 13 day of June, 2003 by William M. Ganong.

OFFICIAL SEAL
WENDY YOUNG
MOTARY PUBLIC - OREGON
COMMISSION NO. 324988
MY COMMISSION EXPIRES AUGUST 31, 2003

Notary Public for Oregon

My commission expires:

8-31-2003

Exhibit A

That portion of Government Lot 3 and the SE 1/4 of the NW 1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

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