Vol. M03 Page 68342

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)) ss.	Recorded 09/15/03 /0:590. m Vol M03 Pg 683 42-46 Linda Smith, County Clerk
COUNTY OF LANE	,)	Fee \$ 4/60 # of Pgs 5

I, NANCY K. CARY, 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 June 16, 2003:

Klamath Tribes Housing Authority c/o Sheyleen T. Idrogo Tribal Attorney PO Box 215 Chiloquin OR 97624 Kent Pederson, Registered Agent Carter-Jones Collections L.L.C. 1143 Pine Street Klamath Falls OR 97601

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.

Naney K. Cary

Signed and sworn to before me on June 16, 2003, by NANCY K. CARY.

Notary Public for Oregon

My Commission Expires: 1/27/06

AFTER RECORDING RETURN TO Hershner, Hunter, et al Attn: Carol B. Mart P.O. Box 1475 Eugene, OR 97449

AFFIDAVIT OF MAILING

STATE OF C	REGON		
COUNTY OF	Klamath	_,	88.

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 June 9th , 2003, at 11:15 o'clock, A.M., I delivered the attached original Trustee's Notice of Sale to Justin Keffer in person, at 716 Roseway Dr.
Klamath Falls, OR 97601 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 June 9th , 2003 , at 11:15 o'clock, A.M., I served the attached Trustee's Notice of Sale on Teresa Keffer by delivering a original copy to Justin Keffer , a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 716 Roseway Dr. Klamath Falls, OR 97601
On, ato'clock,M., I served the attached Trustee's Notice of Sale on by delivering an original copy to, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at
Office Service
On, at o'clockM., 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, ato'clockM., I left an original copy of the Trustee's Notice of Sale with, the person apparently in charge of the business office maintained byat
Signed and sworn to before me on Cory Dickens
A PTER DECORDING DESCRIPTION

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

NOTICE OF SUBSTITUTE SERVICE

TO:

Teresa Jones Keffer 716 Roseway Drive Klamath Falls, OR 97601

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:

June 9, 2003, 11:15 a.m.

Person to Whom the Notice Was Delivered:

Justin Keffer

/s/ Nancy K. Cary NANCY K. CARY, Successor Trustee

AFFIDAVIT OF MAILING

STATE OF OREGON) ss.
COUNTY OF LANE)

I, NANCY K. CARY, 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, Oragon, on June 16, 2003.

NANCY K. CARY

Signed and sworn to before me on June 16, 2003, by NANCY K. CARY.

Notary Public for Oregon

My Commission Expires: 1/27/06

AFTER RECORDING RETURN TO: Hershner, Hunter, et al

Attn: Carol B. Mart P.O. Box 1475

Bugone, OR 97440

NOTICE OF SUBSTITUTE SERVICE

"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: Trustee: TERESA M. JONES

WILLIAM L. SISEMORE

Successor Trustee:

NANCY K. CARY

Beneficiary:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

The East 31 feet of Lot 43 and the West 25 feet of Lot 42 in ROSELAWN SUBDIVISION of Block 70 of BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

Together with that portion of alley vacated by Ordinance 5038, recorded in Book 307 at Page 405, Deed Records of Klamath County, Oregon which inured thereto.

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: August 28, 1998

M98, Page 31810

Official Records of Klamath County, Oregon

Date Re-Recorded: October 2, 1998 M98, Page 36338 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: A payment in the amount of \$826.22 for the month of March and monthly payments in the amount of \$627.00 each, due the first of each month, for the months of April through June, 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 \$42,217.19 plus interest at the rate of 6.875% per annum from February 1, 2003; plus late charges of \$53.22; 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: October 16, 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: June 5, 2003.

RECORDING RETURN TO:

/a/ Nancy K. Cary

Atua: Carol B. Mart P.O. Box 1475

Eugene, OR 97448

Nancy K. Cary, 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.

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 # 6030
Notice of Sale/Jones
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:
August 8, 15, 22, 29, 2003
Total Cost: \$607.50
da I with
Subscribed and sworn
before me on: August 29, 2003
Delote the Oit. August 29, 2000
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \

My commission expires March 15, 2004

MY COMMISSION EXPIRES MARCH 15, 2004

OFFICIAL SEAL DEBRA A. GRIBBLE

NOTARY PUBLIC - OREGON

COMMISSION NO. 332580

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 by. Pursuant to ORS 86.745, the fol-lowing information is provided:

1. PARTIES: Grantor: TERESA M. JONES; Trustee: WILLIAM L. SISE-MORE; Successor Trustee: NANCY K. CARY, Beneficiary: KLAMATH FIRST FEDERAL INGS AND LOAN ASSOCIATION.

DESCRIPTION OF PROPERTY: The real property is described as follows: The East 31 feet of Lot 43 and the West 25 feet of Lot 42 in ROSE-LAWN SUBDIVISION of Block 70 of BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Together with that portion of alley vacated by Ordinance 5038, re-The real property is dinance 5038, ra-corded in Book 307 at Page 405, Deed Records of Klamath County, Oregon which unured there-Oregon

RECORDING: The Trust Deed was recorded as follows:
Date Recorded: August 28, 1998; Date
Re-Recorded: October 2, 1998; M98, Place: Front of the
Page 36338; Official
Records of Klamath County, Oregon; Offic(al Records of
Klamath County, Count recorded as follows: Klamath County, Oregon.

4. DEFAULT: The Grantor or any oth-er person obligated on the Trust Deed and Promissory Note secured there-by is in default and Beneficiary the seeks to foreclose the Trust Deed for failure to pay: A payment in the amount of \$626.22 for the month of for the month of March and monthly payments in the amount of \$627.00 each, due the first of each month, for the months of April through June, 2003; plus late charges and advances; plus any unpaid real property taxes, or ilens, 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 balance amount of \$42,217.19 plus Interest at the rate of 6.875% per annum from February 1, 2003; plus late charges of \$53.22; plus advances and foreclosure attorney fees and costs.

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, Ore-

7. TIME OF SALE: Date: October 16, 2003; Time: 11:00 AM as established by ORS 187.110; by ORS 187.110; Place: Front of the Klamath County

8. RIGHT TO REIN-STATE: Any person named in ORS 86.753 has the right, at any time prior to five before days Trustee conducts the sale, to have this foreclosure dismissed and 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 capa-ble of being cured by tendering the by tenderin performance quired under the ob-ligation 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 at-torney's fees not exceeding the amount provided in ORS 86.753.

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

Dated: June 5, 2003. Nancy K. Cary, Successor Trustee. Hershner, Hunter, Andrews, Nelli & Smith, LLP, PO Box 1475, Eugene, OR 97440. #6030 August 8, 15, 22, 29, 2003.

R BLE ORDING RETURN TO:

.ic. ...er, Hunter, et al Attn: Carol B. Mart

P.O. Box 1475 Eugene, OR 97440

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