

AFFIDAVIT OF MAILING NOTICE OF SUBSERVICE

STATE OF OREGON, County of Deschutes) ss:

State of Oregon, County of Klamath
 Recorded 09/25/03 9:49 m
 Vol M03 Pg 71416-18
 Linda Smith, County Clerk
 Fee \$ 3.00 # of Pgs 3

I, John A. Berge, being first duly sworn, depose and say that:

1.


I am an attorney with the law firm Bryant, Lovlien & Jarvis, P.C., representing Running Y Resort, Inc., beneficiary within the non-judicial foreclosure action pending in Klamath County, Oregon against John T. Bradley and Christine C. Bradley.

2.

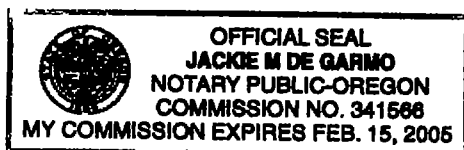
On September 23, 2003, I caused a certified true copy of the Notice of Sale to be mailed to Christine C. Bradley, at 2023 Benson Avenue, Klamath Falls, Oregon 97601. A copy of said Notice of Sale is attached hereto and incorporated by reference.

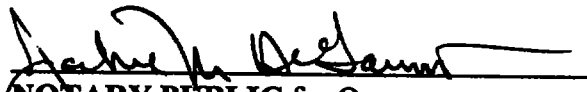
3.

I further certify that said true copy was mailed by certified and first class mail pursuant ORCP 7 D, and were deposited in the United States Post Office at Bend, Oregon on September 23, 2003, postage prepaid.


 JOHN A. BERGE, OSB 87166

SUBSCRIBED AND SWORN TO before me this 23rd day of September, 2003, by John A. Berge.




 NOTARY PUBLIC for Oregon

1 - AFFIDAVIT OF MAILING NOTICE OF SUBSTITUTE SERVICE

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AFTER RECORDING, *Rk*:
 return to : BRYANT, LOVLIE & JARVIS, PC , John A. Berge
ATTORNEYS AT LAW, ESTABLISHED 1915
 591 SW Mill View Way PO Box 1151 Bend, Oregon 97709-1151 (541) 382-4331 fax (541) 389-3386 www.bryantlovlienjarvis.com
 24 SW Fifth Street Madras, Oregon 97741 (541) 475-2757 fax (541) 475-2962

NOTICE OF SALE

John A. Berge, Successor Trustee under the Trust Deed described below, hereby elects to sell pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, the real property described below at **2:00 p.m. on January 16, 2004**, at the front steps of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

All obligations of performance which are secured by the Trust Deed hereinafter described are in default for reasons set forth below and the beneficiary declares all sums due under the note secured by the trust deed described herein immediately due and payable.

GRANTOR: **JOHN T. BRADLEY and CHRISTINE C. BRADLEY,**
 Tenants by the entirety

BENEFICIARY: **RUNNING Y RESORT, INC.**

TRUST DEED RECORDED: January 17, 1997, in Volume M97, at page 1529, Klamath County, Oregon, Mortgage Records.

PROPERTY COVERED BY TRUST DEED: Lot 151 of Running Y Resort, Phase 2 Plat, recorded in Klamath County, Oregon.

DEFAULT: Failure to pay:

1. Twelve regular installment payments due at \$653.36 each for a total of **\$7,840.32**, plus interest through and including August 6, 2003, in the amount of **\$5,652.81**;
2. Late charges of **\$457.38** for any installment more than 15 days delinquent;
3. Real property taxes paid by Running Y Resort, Inc. in the amount of **\$1,615.94**, plus interest;
4. R & R Fees in the amount of **\$75.00**;
5. Maintenance Fees in the amount of **\$1,336.50**, less unapplied cash of **\$123.00**, for a total of **\$1,213.50**;
6. Late charges for past due Maintenance Fees in the amount of **\$72.65**;
7. Other - Trustee's Sale Guarantee: **\$318.00**.

SUM OWING ON OBLIGATION SECURED BY TRUST DEED: Principal balance of **\$44,000.32** with interest at **12.5 percent per annum from August 7, 2003**, until paid.

Notice is given that any person named pursuant to Section 86.753, Oregon Revised Statutes, has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by curing the above-described defaults, by payment of the entire amount due (other than such portions of principal as would not then be due had no default occurred), and by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees, at any time prior to five days before the date last set for the sale.

JOHN A. BERGE, Successor Trustee

**NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT**

15 U.S.C. Section 1692

1. The amount of the debt is stated in the Notice of Sale enclosed herewith.
2. Eagle Crest, Inc., as named in the enclosed Notice, is the original creditor to whom the debt was owed.
3. The debt described in the Notice enclosed herewith will be assumed to be valid unless the Debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the Debtor notifies Eagle Crest, Inc. in writing within 30 days of the receipt of this notice that the debt or any portion thereof is disputed, Eagle Crest, Inc. will provide verification of the debt, a copy of which will be mailed to the Debtor. Written notice should be sent to the address set out in paragraph 6 of this Notice.
5. If the Creditor named as beneficiary in the enclosed Notice is not the original creditor, and if the Debtor makes a written request to the Creditor within the 30 days from the receipt of this notice, the name and address of the original Creditor will be mailed to the debtor.
6. Written requests should be addressed to: **Fair Debt Collections Clerk, Bryant, Lovlien & Jarvis, Attn: JOHN A. BERGE**, P.O. Box 1151, Bend, OR 97709-1151.

**THIS IS AN ATTEMPT TO COLLECT A DEBT
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

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BRYANT, LOVLIE & JARVIS, PC
ATTORNEYS AT LAW, ESTABLISHED 1918

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