

AFTER RECORDING, RETURN TO:

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

State of Oregon, County of Klamath
Recorded 11/12/03 9:09 a.
Vol M03 Pg 83603-4
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

AFFIDAVIT OF MAILING
ORS 93.915


STATE OF OREGON, County of Klamath) ss.

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

I mailed an original Notice of Default, an exact and complete copy of which is attached hereto, to the person and to the address as follows:

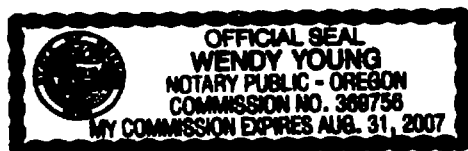
Susan Renee Ayers
Post Office Box 372
Brightwood OR 97011


The Notices of Default were placed in sealed envelopes and mailed by both first class and certified mail with return receipt requested, postage prepaid, and deposited by me in the United States Post Office at Klamath Falls, Oregon on November 7, 2003, addressed as aforesaid.



William M. Ganong, OSB No. 78213
Attorney for Plaintiff
514 Walnut Avenue
Klamath Falls OR 97601
541/882-7228

Signed and sworn to before me on November 7, 2003 by William M. Ganong.





Wendy Young
Notary Public for Oregon
My Commission Expires: 8-31-2007

NOTICE OF DEFAULT
ORS 93.915

83604

Pursuant to ORS 93.915, the undersigned Sellers have elected to forfeit the Buyers' interest in the following described Land Sales Contract in the manner provided by said statute.

1. The names of the Sellers and Buyer in the subject contract are:

A. Sellers: Robert V. Wethern, Sr., BMRMG, LLC., 401 K Plan, and WMGPS Trust

B. Buyer: Susan Renee Ayers

2. The legal description of the property covered by the subject Land Sales Contract is:

Lot 49, Block 91, Klamath Falls Forest Estates,
Highway 66 Unit, Plat No. 4, Klamath County, Oregon.
Klamath County Assessors Account No. 3711-023DO-06100

3. The default for which the forfeiture is made is the Buyer's failure to make any of the scheduled monthly payments since September 15, 2002, and the Buyer's failure to pay the real property taxes for 2001, 2002, and 2003. The amount of the default is \$1,745.07. The amount of default is calculated as follows:

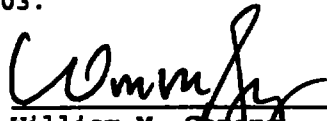
a. Monthly installment payments for months of October 2002 through October 2003 (\$105.74 x 13)	\$1,374.62
b. Late payment service charges for months of October 2002 through October 2003 (\$15 x 13)	195.00
c. Real property taxes for tax years 2001, 2002, 2003	<u>175.45</u>
	<u>\$1,745.07</u>

4. The Sellers have elected to exercise the forfeiture remedy provided in the above referenced Land Sales Contract pursuant to the provisions of Oregon Revised Statutes 93.915.

5. The Buyers' interest in the Land Sales Contract will be forfeited if the Buyers do not cure the default on or before 5:00 p.m. PDT on January 6, 2004, by paying to Sellers, in care of their attorney, the amount of the default, plus Sellers' costs of forfeiture and attorney's fees.

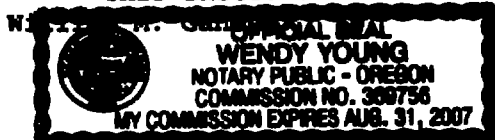
6. The Sellers' attorney is William M. Ganong, 514 Walnut Avenue, Klamath Falls, Oregon 97601, 541/882-7228.

Dated this 7th day of November, 2003.


William M. Ganong
Attorney for Sellers

STATE OF OREGON, County of Klamath)ss.

This instrument was acknowledged before me on November 7, 2003 by




Notary Public for Oregon
My commission expires: 8-31-2007

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