

THOMAS C. HOWSER

PROFESSIONAL CORPORATION

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ATTORNEYS AT LAW

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*LICENSED IN OR AND CA

GREGORY M. ABEL*

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*LICENSED IN OR AND WA

'03 NOV 18 AM 8:32

NOTICE OF DEFAULT

**SENT BY BOTH FIRST CLASS AND CERTIFIED MAIL WITH RETURN
RECEIPT REQUESTED**

Vol M03 Page 85022

Wednesday, November 12, 2003

Joe Garcia
6 Rancho Drive
Sonoma, CA 9547

State of Oregon, County of Klamath
Recorded 11/18/03 8:32 a m
Vol M03 Pg 85022-24
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

RE: April 10, 2002 Skillman - Garcia Land Contract

Dear Mr. Garcia:

In accordance with ORS 93.915, you are hereby declared and given notice of, to be in **DEFAULT** under a contract for conveyance of real property in the State of Oregon, described and known as:

A "Land Contract" entered into by you with Mark Skillman on April 10, 2002. The contract did convey to you interest in that certain piece of property described as:

Parcel 1: The W1/2 OF THE NE 1/4 OF SECTION 21, TOWNSHIP 37 SOUTH, RANGE 15 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON

And

Parcel 2: The E 1/2 OF THE NE 1/4 OF SECTION 21, TOWNSHIP 37 SOUTH, RANGE 15 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON

More particularly described as: R-3715TL5900 and R-3715TL5901.

As of the time of this NOTICE OF DEFAULT, you have failed to make payments for one hundred and five (105) days. Additionally, prior to your last payment of July 28, 2003, you were more than 30 days late with the June, 2003 payment. As per the terms of the above referenced "Land Contract" you have seventy-five (75) days from today, Wednesday, November 12, 2003, to pay the unpaid balance and the full amount currently

Notice of Default to Joe Garcia -1 of 2

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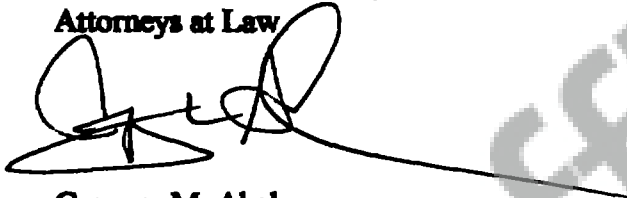
due including service and attorneys fees. This office, or the Medford AmeriTitle office at 1501 E. McAndrews Road, Medford Oregon, 97504, must receive \$1,760.00 in US currency by Cashiers check on or before Tuesday, January 27, 2003 at 4:00 p.m.

Failure to pay the amount back due in full by the deadline stated will result in the contract being enforced and the property forfeited. According to the terms of the contract you signed, if the default is not cured by delivering \$1,760.00 as described above, you will forfeit all monies paid and the above-described property will be forfeited and returned to the Seller.

Please contact this office or AmeriTitle immediately if you have questions or concerns regarding this matter.

HERE IN FAIL NOT

THOMAS C. HOWSER, P.C.
Attorneys at Law



Gregory M. Abel
Attorney-at-law

Cc: Client
Amerititle

Sent via regular mail and certified
mail receipt no. 7001 1940 0003 9160 5116

EX-

THOMAS C. HOWSER
PROFESSIONAL CORPORATION
607 SISKIYOU BLVD., P.O. BOX 840
ASHLAND, OREGON 97520
(541) 482-2621 FAX 482-1512

85024

AFFIDAVIT OF MAILING

STATE OF OREGON)
)ss.
County of Jackson)

I, Gregory M. Abel, being first duly sworn, depose and say that on November 12, 2003 I made service of the following upon the individuals named below by mailing a copy of Notice of Default, contained in an envelope with postage prepaid and deposited in the United State Post office in Ashland, Oregon upon:

Joe Garcia
6 Ranch Rancho Drive
Sonoma, CA 95476
(Sent via regular mail and certified mail receipt
#7001 1940 0003 9160 5116)

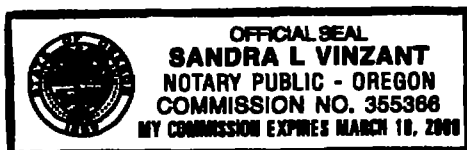
Louise Parke
Amerititle
1501 East McAndrews Road
Medford, Oregon 97504

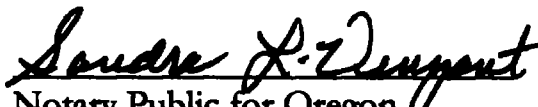
Mark Skillman
#23
3659 Biddle Road
Medford, Oregon 97504

DATE: 12 November, 2003.


Gregory M. Abel, OSB #03178

SUBSCRIBED AND SWORN to before me this 12th day of November
2003.




Sandra L. Vinzant
Notary Public for Oregon
My Commission Expires: 3/18/08