

03 DEC 19 AM 11:17

Vol M03 Page 92078

MTC 62685
AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 12/19/03 11:17 A m
Vol M03 Pg 92078-85
Linda Smith, County Clerk
Fee \$ 56.00 # of Pgs 8

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 September 16, 2003:

Jesse J. Benson
PO Box 854
Canyonville OR 97417

Southern Oregon Credit Service,
dba Kency Credit Services
PO Box 1208
Roseburg OR 97470

State of Oregon
Department of Human Resources
Support Enforcement Division
1495 Edgewater NW, Suite 120
Salem OR 97304

John Hintze
12050 Crystal Springs Road
Klamath Falls OR 97603

Oregon Attorney General
Department of Justice
1162 Court Street NE
Salem OR 97310

Wanda Hintze
12050 Crystal Springs Road
Klamath Falls OR 97603

Carter-Jones Collections, L.L.C.
PO Box 145
Klamath Falls OR 97601-0375

Premier Finance
531 S Sixth
Klamath Falls OR 97601

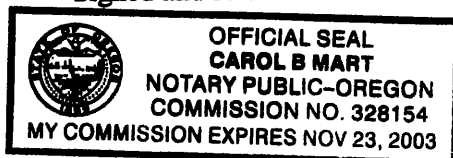
Byron Bartis
3890 Rio Vista Way
Klamath Falls OR 97603

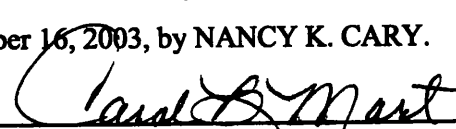
3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.



Nancy K. Cary

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





Notary Public for Oregon

My Commission Expires: 11-23-03

AFFIDAVIT OF MAILING

AFTER RECORDING RETURN TO:
Karebear Printing, et al
Attn: Carol Mart
PO Box 1476
Eugene, OR 97448

56.00
am

PROOF OF SERVICE

92079

STATE OF OREGON)
) ss.
COUNTY OF Klamath)

AFTER RECORDING RETURN TO:
Herndon Hunter, et al
Attn: Carol Mart
PO Box 1478
Eugene, OR 97440

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 September 16, 2003, at 7:09 o'clock, p M., I delivered the attached original Trustee's Notice of Sale to Ernie Anderson in person, at 15622 Greenwing Loop Keno, Oregon.

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 September 16, 2003, at 7:09 o'clock, p M., I served the attached Trustee's Notice of Sale on Tammy Anderson by delivering a original copy to Ernie Anderson, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 15622 Greenwing Loop Keno, Oregon.

On _____, at _____ o'clock, _____ M., I served the attached Trustee's Notice of Sale on _____ by delivering a 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'clock _____ M., 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 _____, at _____ o'clock _____ M., 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 _____.

Signed and sworn to before me on

Cory Dickens

by Cory



Notary Public for Oregon

My Commission Expires:

4-12-04

NOTICE OF SUBSTITUTE SERVICE

TO:

Tammy Anderson
 15622 Greenwing Loop
 PO Box 1012
 Keno OR 97627

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: September 16, 2003, 7:09 p.m.

Person to Whom the Notice
 Was Delivered: Ernie Anderson

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

AFFIDAVIT OF MAILING

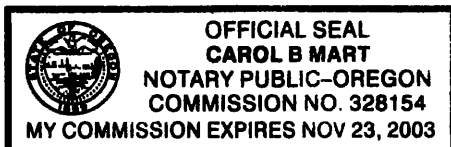
STATE OF OREGON)
) ss.
 COUNTY OF LANE)

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, Oregon, on September 18, 2003.

 NANCY K. CARY

Signed and sworn to before me on September 18, 2003, by NANCY K. CARY.



Carol B. Mart
 Notary Public for Oregon

My Commission Expires: 11-23-03

NOTICE OF SUBSTITUTE SERVICE

AFTER RECORDING RETURN TO:
 Hornbaker Hunter, et al
 Attn: Carol Mart
 PO Box 1476
 Eugene, OR 97440

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: RAYMOND SCHIFFMAN
 Trustee: 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:

 As described on the attached Exhibit A.
3. **RECORDING.** The Trust Deed was recorded as follows:
 Date Recorded: May 11, 1998
 Volume M98, Page 16016
 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 monthly payment in the amount of \$814.00 due June 1, 2003, plus payments in the amount of \$941.00 each, due the first of each month, for the months of July through September 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 \$85,955.20 plus interest at the rate of 7% per annum from May 1, 2003; plus late charges of \$60.68; 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: January 22, 2004
 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.

AFTER RECORDING RETURN TO:
 Hershner Hunter, et al
 Attn: Carol Mart
 PO Box 1476
 Eugene, OR 97440

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-8511.

DATED: September 12, 2003.

/s/ Nancy K. Cary

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.

EXHIBIT A

PARCEL 1:

Lot 3 in Block 30, FIFTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 2:

A parcel of land, situated in the SE1/4 of the NE1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point at the E1/4 corner of Section 1 on the Range line between Range 7 and 8 East of the Willamette Meridian, Klamath County, Oregon, being the Southeasterly corner of that parcel of land described in Volume M78 at page 11504, Microfilm Records of Klamath County, Oregon, thence North 00 degrees 03' 59" West 808.09 feet to the true point of beginning of this description, thence West 113 feet, thence North 388 feet, more or less, to the North line of that certain property described in Volume M78 at page 11504, Microfilm Records of Klamath County, Oregon; thence North 89 degrees 56' 01" East along said North line 113 feet more or less to a 5/8 inch iron rod on the range line between Ranges 7 and 8 East of the Willamette Meridian, Klamath County, Oregon; thence South 00 degrees 03' 59" East 388 feet, more or less, to the point of beginning.

PARCEL 3:

A parcel of land situated in the SE1/4 of the NE1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the Northwest corner of Lot 1 in Block 2 of Keno Whispering Pines; thence West 145 feet, thence North 533 feet more or less to the North line of that certain property described in Volume M78 at page 11504, Microfilm Records of Klamath County, Oregon; thence North 89 degrees 56' 01" East along said North line 51 feet more or less to the Northwest corner of that parcel described in Volume M78 at page 21396, Microfilm Records of Klamath County, Oregon; thence South along the West line of said parcel 388 feet, thence East 113 feet more or less to the West line of Block 30 of Tract 1081 - Fifth Addition to Klamath River Acres, thence South 144.95 feet, more or less to the point of beginning.

Tax Account No.: 4008-006BC-01500-000

Key No.: 623043

Affidavit of Publication

92084

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 # 6242

Notice of Sale/Schiffman

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

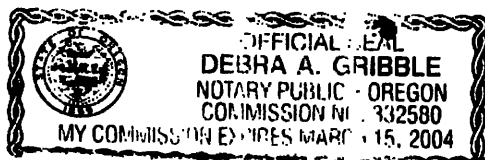
Insertion(s) in the following issues:
November 13, 20, 27, December 4, 2003

Total Cost: \$931.50

Larry L. Wells
Subscribed and sworn
before me on: December 4, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



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: RAYMOND SCHIFFMAN; Trustee: 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:

EXHIBIT "A"

PARCEL 1: Lot 3 In Block 30, FIFTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 2: A parcel of land, situated in the SE 1/4 of the NE 1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon more particularly described as follows:

Beginning at a point at the E 1/4 corner of Section 1 on the Range line between Range 7 and 8 East of the Willamette Meridian, Klamath County, Oregon, being the Southeastly corner of that parcel of land described in Volume

M78 at page 11504, Microfilm Records of Klamath County, Oregon, thence North 00 degrees 03' 59" West 808.09 feet to the true point of beginning of this description, thence West 113 feet, thence North 388 feet, more or less, to the North line of that certain property described in Volume M78 at page 11504, Microfilm Records of Klamath County, Oregon; thence North 89 degrees 56' 01" East along said North line 113 feet more or less to the 5/8 inch iron rod on the range line between Ranges 7 and 8 East of the Willamette Meridian, Klamath County, Oregon; thence South 00 degrees 03' 59" East 388 feet, more or less to the point of beginning.

PARCEL 3: A parcel of land situated in the SE 1/4 of the NE 1/4 of Section 1, Township 40 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

PARCEL 3: A parcel of land situated in the SE 1/4 of the NE 1/4 of Section 1, Township 40 South, Range 7 East of the Willamette meridian, Klamath County, Oregon being more particularly described as follows:

Beginning at the Northwest corner of Lot 1, in Block 2 of Keno Whispering Pines; thence West 145 feet, thence North 533 feet more or less to the North line of that certain property described

In Volume M78 at page 11504, Microfilm Records of Klamath County, Oregon; thence North 89 degrees 56' 01" East along said North line 51 feet more or less to the Northwest corner of that parcel described in Volume M78 at page 21396, Microfilm Records of Klamath County, Oregon; thence South along the West line of said parcel 388 feet, thence East 113 feet more or less to the West line of Block 30 of Tract 1081 Fifth Addition to Klamath River acres, thence South 144.95 feet, more or less to the point of beginning.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: May 11, 1998; Volume M98, Page 16016; 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 monthly payment in the amount of \$814.00 due June 1, 2003, plus payments in the amount of \$941.00 each, due the first of each month, for the months of July through September 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 \$85,955.20 plus interest at the

rate of 7% per annum from May 1, 2003; plus late charges of \$60.68; 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: January 22, 2004; Time: 11:00 AM 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: September 12, 2003. Nancy K. Cary, Successor Trustee, Hershner, Hunter, Andrews, Neill & Smith, LLP, PO Box 1475, Eugene, OR 97440.
#6242 November 13, 20, 27, December 4, 2003.

DEC 11 2003