

04 JUN 29 PM 10:57

Vol M04 Page 05491

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath
Recorded 01/29/2004 10:57a m
Vol M04 Pg 5491-501
Linda Smith, County Clerk
Fee \$ 81.00 # of Pgs 11

AFTER RECORDING RETURN TO:

William P. Brandsness
411 Pine Street
Klamath Falls, or 97601

AK 57113

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

☒ **AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of sale attached)**

☒ **AFFIDAVIT OF PUBLICATION NOTICE OF SALE**

☒ **PROOF OF SERVICE**

Original grantor on Trust Deed:

Joe H. Victor and Eleanor D. Victor

Beneficiary

Fred B. Hadlock and Virginia Ruth Hadlock

71
+10 A

05492

RETURN TO:
Brandsness, Brandsness, Rudd & Bunch, P.C.
411 Pine Street
Klamath Falls, OR 97601

11651913

**AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR,
SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE**

STATE OF OREGON)
) ss:
County of Klamath)

I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Joe Victor
4215 Laverne Avenue
Klamath Falls, OR 97603

First Deposit National Bank, now Providian
National Bank, subsidiary of Providian Bancorp Services
c/o C T Corporation System, Registered Agent
388 State Street, Suite 420
Salem, OR 97301-3581

First Deposit National Bank
now Providian National Bank,
subsidiary of Providian Bancorp Services
201 Mission Street, 28th Floor
San Francisco, CA 94105

Charles Douglas Whittemore, Trustee
The Whittemore Loving Trust
4304 Anderson Avenue
Klamath Falls, OR 97603

Carter-Jones Collections Service, Inc.
c/o Kent Pederson, Registered Agent
1143 Pine Street
Klamath Falls, OR 97601

Case Plumbing Co.
c/o Rebecca Whitney-Smith, Reg. Agent
905 Main Street, Suite 200
Klamath Falls, OR 97601

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) and any person, including the Department of Revenue or an other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

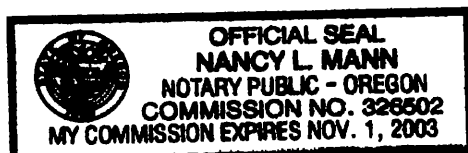
Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee William P. Brandsness; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on September 23, 2003. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Andrew C. Brandsness

STATE OF OREGON)
) ss.
County of Klamath)

Personally appeared before me this 23 day of September, 2003, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.




Notary Public for Oregon
My Commission expires: 11-1-03

**WE ARE ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Joe H. Victor and Eleanor D. Victor, Grantor; William P. Brandsness, Trustee; and Fred B. Hadlock and Virginia Ruth Hadlock, Beneficiary, recorded in Official/Microfilm Records, Volume M93, Page 25546, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 4207 Laverne Avenue, Klamath Falls, Oregon ("Property"):

The Southerly 71 feet of Lot 2, LLOYD'S TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the payments of \$844.00 each for the months of March, April, May, June, July, August and September of 2003; failed to pay 1996-2003 Klamath County ad valorem taxes in the sum of \$24,003.67, including penalties and interest; failed to pay the liens and claims of Klamath Irrigation District in the sum of \$2,013.01.

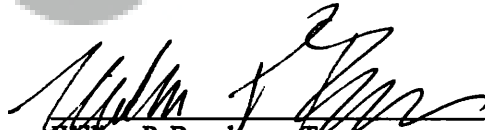
By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The sum of \$84,178.48 together with interest at the rate of 8% per annum from January 10, 2003 until paid; the sum of \$24,003.67 for 1996-2003 Klamath County Real Property Taxes; and the sum of \$2,013.01 plus interest at 8% per annum from September 1, 2003 as reimbursement to beneficiary for payment of the Klamath Irrigation District lien, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on February 5, 2004, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: September 14, 2003.



William P. Brandsness, Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON)
) ss.
County of Klamath)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

William P. Brandsness, Trustee

RETURN TO:
 Brandsness, Brandsness, Rudd & Bunch, P.C.
 411 Pine Street
 Klamath Falls, OR 97601

AFFIDAVIT OF SERVICE ON OCCUPANT

STATE OF OREGON)
) ss.
 County of Klamath)


I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

Reference is made to that certain trust deed executed and delivered by Joe H. Victor and Eleanor D. Victor as grantor to William P. Brandsness as trustee in which Fred B. Hadlock and Virginia Ruth Hadlock is beneficiary, recorded on October 1, 1993 in the mortgage records of Klamath, Oregon, in book/volume No. M93 at page 25546, covering the following described real property situated in said county:

The Southerly 71 feet of Lot 2, LLOYD'S TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

I hereby certify that on October 1, 2003 the occupant(s) of the above-described real property were served with a true copy of the attached Trustee's Notice of Default and Election to Sell and of Sale. Copies of the returns of service are attached hereto.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.



 Andrew C. Brandsness

STATE OF OREGON)
) ss.
 County of Klamath)

Personally appeared before me this ____ day of January, 2004, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.

 Notary Public for Oregon
 My Commission expires: _____

**WE ARE ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

05495

**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Joe H. Victor and Eleanor D. Victor, Grantor; William P. Brandsness, Trustee; and Fred B. Hadlock and Virginia Ruth Hadlock, Beneficiary, recorded in Official/Microfilm Records, Volume M93, Page 25546, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 4207 Laverne Avenue, Klamath Falls, Oregon ("Property"):

The Southerly 71 feet of Lot 2, LLOYD'S TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the payments of \$844.00 each for the months of March, April, May, June, July, August and September of 2003; failed to pay 1996-2003 Klamath County ad valorem taxes in the sum of \$24,003.67, including penalties and interest; failed to pay the liens and claims of Klamath Irrigation District in the sum of \$2,013.01.

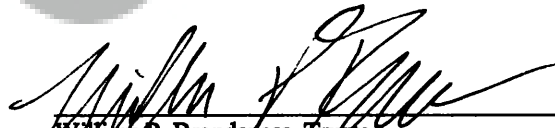
By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The sum of \$84,178.48 together with interest at the rate of 8% per annum from January 10, 2003 until paid; the sum of \$24,003.67 for 1996-2003 Klamath County Real Property Taxes; and the sum of \$2,013.01 plus interest at 8% per annum from September 1, 2003 as reimbursement to beneficiary for payment of the Klamath Irrigation District lien, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on February 5, 2004, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: September 19, 2003.



William P. Brandsness, Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON)
) ss.
County of Klamath)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

William P. Brandsness, Trustee

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON
COUNTY OF: KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupant of 4215 Laverne Avenue

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Steve Roller at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to _____, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☐ **SUBSTITUTE SERVICE MAILER:** That on the ___ day of ___, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to _____ and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

Mary Bakie

4215 Laverne Avenue Klamath Falls, Oregon 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 25, 2003

3:32PM

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: _____

Cory Dickens

Dated this 1st day of October, 2003.

Subscribed and sworn to before me by Cory Dickens

Margaret A. Nielsen
Notary Public for Oregon



**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON
COUNTY OF: KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupant of 4219 Laverne Avenue

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Tina Duncan at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Tina Duncan, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Travis Dow

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 1st day of October, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Travis Dow and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

Mary Bakie

4219 Laverne Avenue Klamath Falls, Oregon 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 25, 2003

3:32PM

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: _____

Cory Dickens

Dated this 1st day of October, 2003.

Subscribed and sworn to before me by Cory Dickens



Margaret A. Nielsen
Notary Public for Oregon

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON
COUNTY OF: KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupant of 4211 Laverne Avenue

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Julia Bocklmen at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Julia Bocklman, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Peggy Kenney

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 1st day of October, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Peggy Kenney and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

Mary Bakie

4211 Laverne Avenue Klamath Falls, Oregon 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 30, 2003

6:43PM

DATE OF SERVICE

TIME OF SERVICE

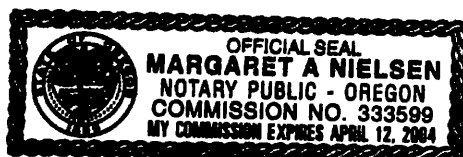
☐ or non occupancy

By: _____

Cory Dickens

Dated this 1st day of October, 2003.

Subscribed and sworn to before me by Cory Dickens



Margaret A. Nielsen
Notary Public for Oregon

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON
COUNTY OF: KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupant of 4207 Laverne Avenue

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Jane Doe at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Jane Doe, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Joe Victor

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 1st day of October, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Joe Victor and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Mary Bakie
Mary Bakie

4207 Laverne Avenue Klamath Falls, Oregon 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 25, 2003

3:32PM

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: Cory Dickens

Cory Dickens

Dated this 1st day of October, 2003.

Subscribed and sworn to before me by Cory Dickens

Margaret A. Nielsen
Notary Public for Oregon



**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 # 6251

Sale/Victor Trustee's Notice

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 20, 27 2003

December 4, 11, 2003

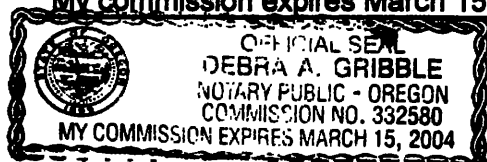
Total Cost: \$756.00

Subscribed and sworn

before me on: January 27, 2004

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



**TRUSTEE'S
NOTICE OF
DEFAULT AND
ELECTION TO
SELL AND
OF SALE**

**WE ARE AT-
TEMPTING TO
COLLECT A DEBT.
ANY INFORMA-
TION OBTAINED
WILL BE USED
FOR THAT PUR-
POSE.**

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Joe H. Victor and Eleanor D. Victor, Grantor; William P. Brandsness, Trustee; and Fred B. Hadlock and Virginia Ruth Hadlock, Beneficiary, recorded in Official/Microfilm Records, Volume M93, Page 25546, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 4207 Laverne Avenue, Klamath Falls, Oregon ("Property"):

The Southerly 71 feet of Lot 2, LLOYD'S TRACTS, according to the official plat thereof on

file in the office of the Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the payments of \$844.00 each for the months of March, April, May, June, July, August and September of 2003; failed to pay 1996-2003 Klamath County ad valorem taxes in the sum of \$24,003.67, including penalties and interest; failed to pay the liens and claims of Klamath Irrigation District in the sum of \$2,013.01.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The sum of \$84,178.48 together with interest at the rate of 8% per annum from January 10, 2003 until paid the sum of \$24,003.6 for 1996-2003 Klamath County Real Property Taxes; and the sum of \$2,013.01 plus interest at 8% per annum from September 1, 2003 as reimbursement to beneficiary for payment of the Klamath Irrigation District lien, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on February 5, 2004, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in

interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and

attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated:
November 19, 2003.

/s/ William P.
Brandsness,
Trustee
411 Pine Street
Klamath Falls, OR
97601
STATE OF
OREGON)
)ss.
County of Klamath)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

/s/ William P.
Brandsness,

Trustee
#6251 November 20,
27, December 4, 11,
2003.