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AFFIDAVIT OF MAILING

Linda Smith, County Clerk Fee \$ 46 % # of Pgs 6

STATE OF OREGON **COUNTY OF JACKSON**

I, JOAN CHRISTOPHER, of DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH, P.C. of Ashland, Oregon, hereby certify that I mailed a copy of the Trustee's Notice of Sale which is attached hereto unto the following persons or entities pursuant to the provisions of ORS 86.740(1). The Notice was sent by Certified and First Class Mail on October 20, 2003, in letters addressed to:

Kenneth L. Douglas 1874 Academy Klamath Falls OR 97601

Gayle Payne Nicholson Trustee of the Susan G. Sweet Revocable Trust 403 Main Street Klamath Falls OR 97601

Ford Motor Credit Co. c/o Chelsea S. Lewandowski Attorney at Law 1100 SW 6th Avenue #1507 Portland OR 97204

State of Oregon Circuit Court for Klamath County 316 Main Street Klamath Falls, OR 97601

Tim Wogamon 601 S Elv Blvd Petaluma CA 94954

Oregon Department of **Human Resources** 39 N Central Avenue Medford OR 97501-5923

State of Oregon Circuit Court for Klamath County 316 Main Street Klamath Falls QR 97601

N CHRISTOPHER

SUBSCRIBED AND SWORN to before me this day of October, 2003.

otary Public for Oregon

My Commission Expires:

LAW OFFICES OF

DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH A Professional Corporation 515 EAST MAIN STREET ASHLAND, OREGON 97520 (541) 482-3111 FAX (541) 488-4455

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Leanne R. Mitchel, as grantor, to AmeriTitle, as trustee, to secure certain obligations in favor of Vernon G. Ludwig and Ofelia Ludwig, as beneficiary, dated October 23, 2000, and recorded in Volume M00, Page 39771 of the Official Records of Klamath County, Oregon, on October 31, 2000, covering the following described real property, to wit:

See Exhibit "A" attached.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the following sums owing on said obligations, which sums are now past due, owing and delinquent:

Monthly installments of \$500.00 per month, beginning with the installment due August 27, 2002, and monthly installments in the same amount due the 27th day of each month thereafter.

By reason of said default, and grantor's failure to pay the real property taxes owing for fiscal years 2001-2002 and 2002-2003, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit:

\$50,000.00 together with interest thereon at the rate of 12% per annum from August 9, 2003, until paid, plus a late fee of \$25 for any payment not received within 15 days of its due date, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

A notice of default and election to sell and to foreclose was duly recorded in Volume M03, Page 75630 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded October 10, 2003.

WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 2nd day of March, 2004, at the hour of 10:00 o'clock a.m., Pacific Time as established by Section 187.110, Oregon Revised Statutes, at the offices of AmeriTitle, 222 S. Sixth Street in Klamath Falls, OR 97601, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, together with any interest which the grantor or successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice

LAW OFFICES OF
DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH
A Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520

is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

DATED this 2 day of October, 2003.

DAVIS, GILSTRAP, HEARN, SALADOFF & SMITH A Professional Corporation

JACK DAVIS, Successor Trustee

EXHIBIT "A" LEGAL DESCRIPTION

Lots 6 and 7 in Block 76 of BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, and a portion of Lot 5 in Block 76 described as follows:

Beginning at the most Easterly corner of Lot 7, Block 76; thence South 52 degrees 36' 30" East a distance of 4.70 feet; thence Southwesterly to a point on the Southwesterly line of Lot 5, Block 76, which point is South 52 degrees 36' 30" East 1.65 feet from the most Southerly corner of Lot 6, Block 76; thence North 52 degrees 36' 30" West along said Southwesterly line of Lot 5, Block 76, to the most Southerly corner of Lot 6; thence North 37 degrees 23' 30" East along the Southeasterly line of Lots 6 and 7, Block 76, to the point of beginning.

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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

| Legai # 6333 |
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| Notice of Sale/Mitchel |
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| a printed copy of which is hereto annexed, |
| was published in the entire issue of said |
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| newspaper for: (4) |
| Four |
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| Insertion(s) in the following issues: |
| <u> </u> |
| January 8, 15, 22, 29, 2004 |
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| <u>Total Cost:</u> \$702.00 |
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| Subscribed and sworn before me on: January 29, 2004 |
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| before me on: January 29, 2004 |
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| Valoras s. Acaloba |
| Notary Public of Oregon |
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| My commission expires March 15, 2004 |

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TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Leanne R. Mitchel, as grantor, to AmeriTitle, as trustee, to secure certain obligations in favor of Vernon G. Ludwig and Ofelia Ludwig, as beneficiary, dat-ed October 23, 2000 and recorded in Vol-M00, Page ume 39771 of the Official Records of Klamath County, Oregon on October 31, 2000, October 31, 2000, covering the follow-2000, ing described real property, to wit:

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\$50,000.00 together with interest thereon at the rate of 12% per annum from August 9, 2003 until pald, plus a late fee of \$25 for any payment not received within 15 days of its due date, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

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WHEREFORE, NO-TICE HEREBY IS GIVEN that the undersigned trustee will on the 2nd day of March, 2004, at the hour of 10:00 AM, Pacific Time as established by Section 187.110, Oregon Revised Statutes, at offices AmeriTitle, 222 S. Sixth Street in Kla-Falls, OR 97601, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, together with any interest which the grantor or successors in inter-est acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby cured and the costs and expenses of including sale. reasonable charge by the trustee. No-tice is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred above are cured by then.

Dated this 13th day of October, 2003. Davis, Gilstrap, Hearn, Saladoff & Smith, A Professional Corporation. Jack Davis, Successor Trustee; 515 East Main St, Ashland, OR 97520. #6333 January 8, 15, 22, 29, 2004.