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Vol M04 Page 14489

State of Oregon, County of Klamath
Recorded 03/15/2004 3:16 p m
Vol M04 Pg 14489-95
Linda Smith, County Clerk
Fee \$ 51.00 # of Pgs 7

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE	
RE: Trust Deed from Michael and Birgit Huskey	Grantors
to	
Richard L. Biggs, Esq.	Trustee
AFTER RECORDING RETURN TO	
Richard L. Biggs, Esq. PMB 267 6327-C SW Capitol Highway Portland, OR 97239	

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Multnomah) ss:

I, Doris Lemire, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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:

NAME	ADDRESS
Occupants	4850 Shasta Way, Klamath Falls, OR 97603
Michael Huskey	4850 Shasta Way, Klamath Falls, OR 97603
Birgit C. Huskey	4850 Shasta Way, Klamath Falls, OR 97603

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) any person, including the Department of Revenue or any 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 Doris Lemire, for the trustee named in said notice; 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 Vancouver, Washington, on December 1, 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.

Doris Lemire

Subscribed and sworn to before me on 12/8, 2003, by Doris Lemire.



Molly M. Luoto
Notary Public for Oregon.
My commission expires 9-21-07

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TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Michael Huskey and Birgit C. Huskey, as grantors, to Aspen Title and Escrow, as trustee, in favor of CitiFinancial, Inc., as beneficiary dated September 20, 2001, recorded October 1, 2001, in the mortgage records of Klamath County, Oregon, as Volume M01, page 50136, covering the following described real property situated in the above-mentioned county and state, to-wit:

Lot 31 of Pleasant Home Tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

(The title company advises the property address is 4850 Shasta Way, Klamath Falls, OR 97603)

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments for May 2003 through November 2003, plus expenses, in the total amount of \$8,801.78, plus real property taxes for 2001-2002 through and including 2003-2004.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: As of November 17, 2003, the principal sum of \$127,459.15, plus interest; plus any sums advanced by the beneficiary or beneficiary's successor in interest for the protection of the above-described property, plus attorney and trustee's fees incurred by reason of said default.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 7, 2004, at the hour of 11:00 a.m., in accord with the standard of time established by ORS 187.110, at Klamath County Courthouse, front entrance, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, 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 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 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 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 sums 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 any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Federal Fair Debt Collection Practices Act requires we state: This is an attempt to collect a debt and any information obtained will be used for that purpose.

DATED November 17, 2003


Richard L. Biggs, Successor Trustee
FOR ADDITIONAL INFORMATION CALL (503) 227-6922

State of Oregon, County of Multnomah) ss: I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale.

For said Trustee

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

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

If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you owe the beneficiary the amount stated in the attached Trustee's Notice of Sale.

If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you are hereby notified that unless you notify this office in writing within thirty (30) days after the receipt of this notice that the validity of this debt, or any portion of it, is disputed, we will assume it to be valid. If you send us written notice that you dispute this debt, or any portion thereof, within 30 days after receipt of this notice, we will obtain verification of the debt, or a copy of the judgment. Also, upon your written request within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor if different from the creditor listed in the Notice of Sale.

Written requests should be addressed to:

Richard L. Biggs, P.C.
Attorney at Law
PMB 267, 6327-C SW Capitol Highway
Portland, OR 97221
Phone: (503) 227-6922

RE: HUSKEY

PROOF OF SERVICE

14492

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, along with the Notice Under the Federal Fair Debt Collection Practices Act, upon the OCCUPANTS at the following address:

4850 SHASTA WAY, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Michael Huskey, by delivering said true copy, personally and in person, at the above address on December 3, 2003 at 2:50 P.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2003 at _____:_____.m.

Substitute service upon Birgit Huskey, by delivering said true copy, at his/her usual place of abode as indicated above, to Michael Huskey who is a person over the age of 14 years and a member of the household on December 3, 2003 at 2:50 P.m.

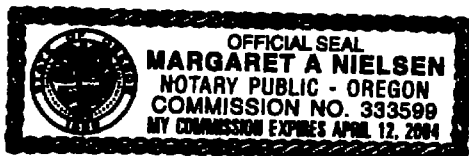
Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 2003 at _____:_____.m.

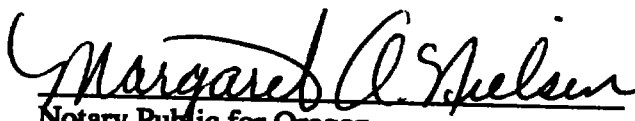
I declare under the penalty of perjury that the above statement is true and correct.


Rob Girard

278882

SUBSCRIBED AND SWORN to before me this 4th day of December 2003 by Rob Girard.




Notary Public for Oregon

CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

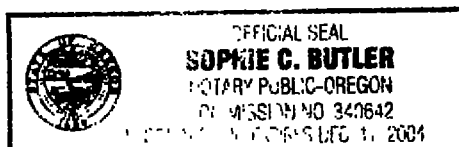
I, Carol Stofiel, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On December 4th, 2003, I mailed a true copy of the Trustee's Notice of Sale, along with the Notice Required By The Fair Debt Collection Practices Act, via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to **Birgit Huskey**.

The envelope was addressed as follows: **Birgit Huskey**
4850 Shasta Way
Klamath Falls, OR 97603

Carol Stofiel
Carol Stofiel

278882

SUBSCRIBED AND SWORN TO BEFORE ME this 4th day of December, 2003 by Carol Stofiel.



Sophie C. Butler
Notary Public for Oregon

Affidavit of Publication

14494

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 # 6355

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:

January 27, 2004

February 3, 10, 17, 2004

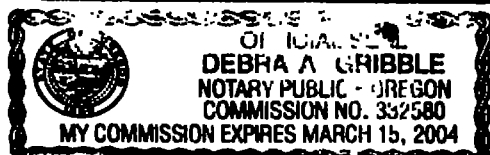
Total Cost: \$175.00

Subscribed and sworn

before me on: February 17, 2004

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE

Reference is made
to that certain trust
deed made by Mi-
chael Huskey and
Birgit C. Huskey, as
grantors, to Aspen
Title and Escrow, as
trustee, in favor of
CitiFinancial, Inc.,
as beneficiary dated
September 20, 2001,
recorded October 1,
2001, in the mort-
gage records of Klamath County, Ore-
gon, as Volume M01,
page 50136, covering
the following descri-
bed real property
situated in the
above-mentioned
county and state, to-
wit: Lot 31 of Pleasant Home Tracts,
according to the official plat thereof on
file in the office of
the County Clerk of
Klamath County,
Oregon. (The title
company advises
the property address
is 4850 Shasta Way,
Klamath Falls, OR
97603.)

Both the beneficiary
and the trustee have
elected to sell the
said real property to
satisfy the obliga-
tions secured by
said trust deed and
a Notice of Default
has been recorded
pursuant to Oregon
Revised Statutes
86.735(3); the de-
fault for which the
foreclosure is made
is grantor's failure
to pay when due the
following sums:
Monthly payments
for May 2003
through November
2003, plus expenses,
in the total amount
of \$8,801.78, plus re-

st property taxes for
2001-2002 through
and including 2003-
2004.

By reason of said
default the benefi-
ciary has declared
all sums owing on
the obligation se-
cured by said trust
deed immediately
due and payable,
said sums being the
following, to-wit: As
of November 17,
2003, the principal
sum of \$127,459.15,
plus interest, plus
any sums advanced
by the beneficiary
or beneficiary's suc-
cessor in interest for
the protection of the
above-described
property, plus attor-
ney and trustee's
fees incurred by
reason of said de-
fault.

WHEREFORE, no-
tice hereby is given
that the undersigned
trustee will on April
7, 2004, at the hour
of 11:00 AM, in ac-
cord with the stand-
ard of time estab-
lished by ORS
87.110, at Klamath
County Courthouse,
front entrance, 316
Main Street, in the
City of Klamath
Falls, County of Klamath,
State of Ore-
gon, sell at public
auction to the high-
est 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 exe-
cution by grantor of
the said trust deed,
together with any in-
terest which the
grantor or grantor's
successors in inter-
est acquired after

the execution of said
trust deed, to satisfy
the foregoing obliga-
tions thereby se-
cured and the costs
and expenses of
sale, including a
reasonable charge
by the trustee. No-
tice 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 foreclo-
sure proceeding dis-
missed and the trust
deed reinstated by
payment to the ben-
eficiary of the entire
amount then due
(other than such
portion of the princi-
pal as would not
then be due had no
default occurred)
and by curing any
other default com-
plained of herein
that is capable of
being cured by ten-
dering the perform-
ance required under
the obligation or
trust deed, and in
addition to paying
said sums or tender-
ing the performance
necessary to cure
the default, by pay-
ing all costs and ex-
penses actually in-
curred 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 any succes-
sor in interest to the
grantor as well as
any other person
owing an obligation.

the performance of which is secured by said trust deed and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Federal Fair Debt Collection Practices Act requires we state: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Dated: November 17, 2003. Richard L. Biggs, Successor Trustee. For additional information call (503) 287-6922. State of Oregon, County of Multnomah, ss: I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale. Doris Lemure, for said Trustee.
#6355 January 27,
February 3, 10, 17,
2004.

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