

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE	
RE: Trust Deed from Michael and Laura Smith	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	

Vol M04 Page 16068

State of Oregon, County of Klamath
 Recorded 03/22/2004 2:47 PM
 Vol M04 Pg 16068-74
 Linda Smith, County Clerk
 Fee \$ 51.00 # of Pgs 7

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:

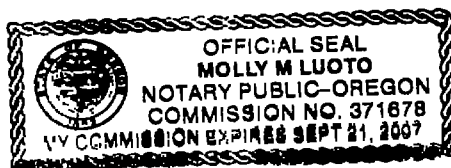
NAME	ADDRESS
Occupants	12110 Wiard Street, Klamath Falls, OR 97603
Michael Smith	1885 Primerose Lane, Forest Grove, OR 97116
Laura Smith	1885 Primerose Lane, Forest Grove, OR 97116
R. Scott McGraw	POBox 1423, Tualatin, OR 97062

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 10, 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 12/10, 2003, by Doris Lemire..



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

**AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE**

RE: Trust Deed from
Michael and Laura Smith

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

16069

SUPPLEMENTAL 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

Enterprise Irrigation District
William Ganong

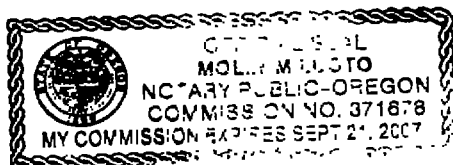
3939 South Sixth, #325, Klamath Falls, OR 97603
514 Walnut Avenue, Klamath Falls, OR 97601

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) 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 30, 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 Jan. 14, 2004, by Doris Lemire..



Molly Miloto

Notary Public for Oregon.

My commission expires 9-21-07

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Michael Smith and Laura Smith, as grantors, to Aspen Title and Escrow, as trustee, in favor of CitiFinancial, Inc., as beneficiary dated June 12, 2001, recorded June 14, 2001, in the mortgage records of Klamath County, Oregon, as Volume M01, Page 28318, covering the following described real property situated in the above-mentioned county and state, to-wit:

The North 60.3 feet of Tract 2, 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 2110 Wiard Street, Klamath Falls, OR 97603)

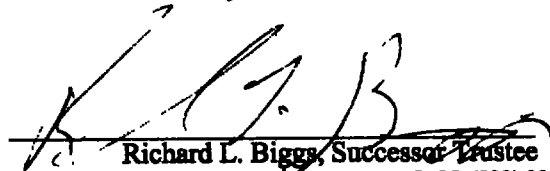
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments for April 2003 through November 2003, plus expenses, in the total amount of \$9,045.15, plus real property taxes for 2002-2003 through and including any portion of 2003-2004 that may be due.

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 24, 2003, the principal sum of \$87,300.18, 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 14, 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 24, 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

Smith

16071

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Rob Girard, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 13th day of December 2003, after personal inspection, I found the following described real property to be unoccupied:

The North 60.3 feet of Tract 2, Pleasant Home Tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath Falls, OR 97603

Commonly known as: 2110 Wiard Street
 Klamath Falls, OR 97603

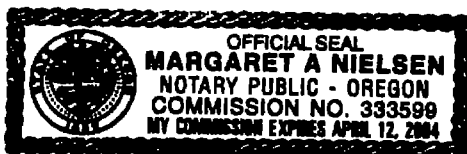
I declare under the penalty of perjury that the above statements are true and correct.



Rob Girard

279430

SUBSCRIBED AND SWORN to before me this 15th day of December 2003, by Rob Girard.





Notary Public for Oregon

TRUSTEE'S NOTICE OF SALE

16072

Reference is made to that certain trust deed made by Michael Smith and Laura Smith, as grantors, to Aspen Title and Escrow, as trustee, in favor of CitiFinancial, Inc., as beneficiary dated June 12, 2001, recorded June 14, 2001, in the mortgage records of Klamath County, Oregon, as Volume M01, Page 28318, covering the following described real property situated in the above-mentioned county and state, to-wit:

The North 60.3 feet of Tract 2, 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 2110 Wiard Street, Klamath Falls, OR 97603)

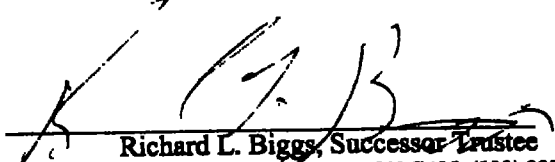
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments for April 2003 through November 2003, plus expenses, in the total amount of \$9,045.15, plus real property taxes for 2002-2003 through and including any portion of 2003-2004 that may be due.

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 24, 2003, the principal sum of \$87,300.18, 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 14, 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 24, 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

Affidavit of Publication

1607.3

STATE OF OREGON, COUNTY OF KLAMATH

I, John T. Walker,
being first duly sworn, depose and say
that I am 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 # 6386

Trustee's Notice of Sale/Smith

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:
February 6, 13, 20, 27 2004

Total Cost: \$702.00

John T. Walker

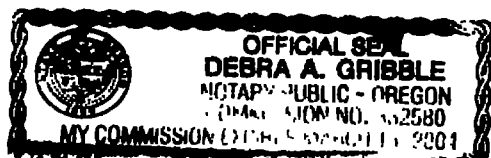
Subscribed and sworn

before me on: February 27, 2004

Debra A. Gribble

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 Michael Smith and Laura Smith, as grantors, to Aspen Title and Escrow, as trustee, in favor of CitiFinancial, Inc., as beneficiary dated June 12, 2001, recorded June 14, 2001, in the mortgage records of Klamath County, Oregon, Volume M01, Page 28318, covering the following described real property situated in the above-mentioned county and state, to-wit:

WHEREFORE, notice hereby is given that the undersigned trustee will on April 14, 2004, at the hour of 11:00 a.m., in accordance with the standard of time established by ORS 187.110, at Klamath County Courthouse, of Tract 2, Pleasant front entrance 316 Home Tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath County, 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 a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made 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 and including any payment to the beneficiary of the entire amount then due

(The title company advises the property address is 2710 Wiard Street, 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 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 and including any payment to the beneficiary of the entire amount then due

(other than such portion of the principal as would 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 24, 2003
/Richard L. Biggs,
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

16074

a complete and exact copy of the original trustee's notice of sale.
/s/Doris Lemire,
For said Trustee.
#6386 February 6, 13,
20, 27, 2004.
