

STATE OF OREGON
County of LANE
Linda Smith, County Clerk
16302-06
03/23/04

WTC-63618

Vol M04 Page 16302

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 03/23/2004 11:03 AM
Vol M04 Pg 16302-06
Linda Smith, County Clerk
Fee \$ 41.00 # of Pgs 5

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 December 19, 2003:

David W. Dunham
1825 Fremont Street
Klamath Falls OR 97601

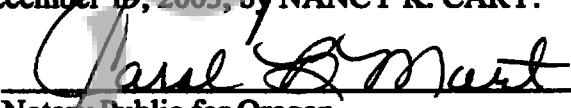
Wells Fargo Bank, N.A.
PO Box 31557
Billings MT 59107

Christine A. Dunham
1825 Fremont Street
Klamath Falls OR 97601

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 December 19, 2003, by NANCY K. CARY.


Notary Public for Oregon
My Commission Expires: 11-23-07

A
410
AFFIDAVIT OF MAILING

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

JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS
 1135 Pine Street
 Klamath Falls, Oregon 97601
 Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
 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 the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 17th day of December 2003, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address): 1825 Fremont Street Klamath Falls, Oregon 97601

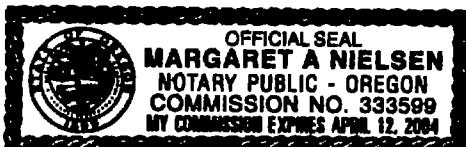
I declare under the penalty of perjury that the above statements are true and correct.


December 17, 2003

(Signed and Dated)

Subscribed and Sworn to before me this

18th day of December 2003.




 NOTARY PUBLIC OF OREGON
 MY COMMISSION EXPIRES: 4-12-04

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:	DAVID W. DUNHAM and CHRISTINE A. DUNHAM
Trustee:	ASPEN TITLE AND ESCROW, INC.
Successor Trustee:	NANCY K. CARY
Beneficiary:	OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, assignee of Security Bank

2. **DESCRIPTION OF PROPERTY:** The real property is described as follows:

Lot 19, Block 31, HOT SPRINGS 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.

3. **RECORDING.** The Trust Deed was recorded as follows:

Date Recorded: October 25, 2000
Volume M00, Page 38954
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. Monthly payments in the amount of \$483.00 each, due the first of each month, for the months of August through December 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 \$50,660.18 plus interest at the rate of 7.5% per annum from July 1, 2003; plus late charges of \$58.32; 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: April 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

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

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: December 15, 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.

unnotified copy

AFTER RECORDING RETURN TO:
Hershner Hunter, et al
Attn: Carol Mart
PO Box 1475
Eugene, OR 97440

16306

Affidavit of Publication

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 # 6397

Notice of Sale/Dunham

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 12, 19, 26, March 4, 2004

Total Cost: \$553.50

John T. Walker

Subscribed and sworn
before me on: March 4, 2004

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 di-
rection of the Bene-
ficiary, hereby
elects to sell the
property described
in the Trust Deed to
satisfy the obliga-
tions secured there-
by. Pursuant to
ORS 86.745, the fol-
lowing information
is provided:

for the months of
August through De-
cember 2003; plus
late charges and ad-
vances; plus any un-
paid real property
taxes or liens, plus
interest.

5. AMOUNT DUE.
The amount due on
the Note which is se-
cured by the Trust
Deed referred to
herein is: Principal
balance in the
amount of \$50,660.

18 plus interest at
the rate of 7.5% per
annum from July 1,
2003; plus late
charges of \$58.32;
plus advances and
foreclosure attorney
fees and costs.

6. ELECTION TO
SELL. The Trustee
hereby elects to sell
the property to sat-
isfy 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 offi-
cial records of Kla-
math County, Oregon.

7. TIME OF SALE.
Date: April 22, 2004;
Time: 11:00 AM as
established by ORS
187.110; Place:
Front of the Kla-
math County Court-
house, 316 Main
Street, Klamath
Falls, Oregon.

8. RIGHT TO REIN-
STATE. 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 dis-
missed and the
Trust Deed reinstated
by payment to the
Beneficiary or
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 capa-
ble of being cured
by tendering the
performance re-
quired under the ob-
ligation or Trust
Deed and by paying
all costs and expen-
ses actually incurred
in enforcing the obli-
gation and Trust
Deed, together with
the trustee's and at-
torney's fees not ex-
ceeding the amount
provided in ORS
86.753.

Any questions re-
garding this matter
should be directed to
Carol Mart, legal
Assistant, (541) 686-
8511; (TS
#30057.30042)

Dated: December
15, 2003. Nancy K.
Cary, Successor
Trustee; Hershner,
Hunter, Andrews,
Nelli & Smith, LLP,
PO Box 1475, Eu-
gene, OR 97440.
#6397 February 12,
19, 26, March 3, 4,
2004.

4. DEFAULT. The
Grantor or any other
person obligated
on the Trust Deed
and Promissory
Note secured there-
by is in default and
the Beneficiary
seeks to foreclose
the Trust Deed for
failure to pay:
Monthly payments
in the amount of
\$483.00 each, due the
first of each month,

