

04 MAR 23 AM 11:03

WTZ-63618

NOTARY PUBLIC
Linda Smith
Eugene, OR 97401
Phone: 325-1234
Fax: 325-1234

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

AFFIDAVIT OF MAILING

AM
4/00

AFTER RECORDING RETURN TO:
 Notary Public, at
 Attn: Carol Mart
 PO Box 1478
 Eugene, OR 97448

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.

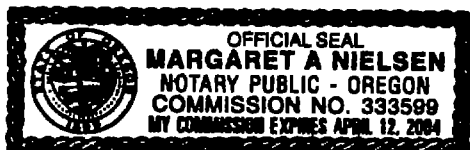
Commonly described as (Street address): 1825 Fremont Street Klamath Falls, Oregon 97601

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.



Margaret A. Nielsen
 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:
 Foreclosure Division, 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.

Affidavit of Publication

16306

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

Subscribed and sworn

before me on: March 4, 2004

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 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 \$50,600.18 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 AM 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 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 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 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; (TS #30057.30042)

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

