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NITZ-63558

Vol M04 Page 24578

State of Oregon, County of Klamath
Recorded 04/23/2004 3:17 p m
Vol M04 Pg 24578-86
Linda Smith, County Clerk
Fee \$ 6.00 # of Pgs 9

AFFIDAVIT OF MAILING

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 December 12, 2003, in letters addressed to:

Elizabeth M. Dabill
P O Box 484
McArthur CA 96056

Max R. Claxton and
Felice A. Claxton
3855 La Mesa Avenue
Shasta Lake CA 96019-9206

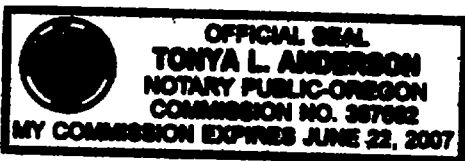
Joan Christopher

JOAN CHRISTOPHER

SUBSCRIBED AND SWORN to before me this 12th day of December, 2003.

Tonya L. Anderson

Notary Public for Oregon
My Commission Expires: 6/22/07



6/10 AM

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Elizabeth M. Dabill, as grantor, to Josephine-Crater Title Companies, Inc., as trustee, to secure certain obligations in favor of Vernon G. Ludwig and Ofelia Ludwig, husband and wife, or the survivor, as beneficiary, dated August 1, 1995, and recorded as in Volume M-95, Page 21045 of the Official Records of Klamath County, Oregon, on August 8, 1995, covering the following described real property, to wit:

Lot 13 in Block 5 of Tract No. 1065, IRISH BEND, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

TOGETHER WITH an undivided 1/90th interest in and to Lot 12, Block 4, IRISH BEND.

AND TOGETHER WITH a 1994 Guerd Manufactured Structure, Plate No. X221120 and VIN GDSTOR139416521.

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 \$344.43 per month, beginning with the installment due September 8, 2003, and monthly installments in the same amount due the 8th day of each month thereafter.

By reason of said default, and grantor's failure to pay personal property taxes for fiscal years 1997-98, 1998-99, 1999-2000, 2000-01, 2001-02, 2002-03, 2003-04 and real property taxes for fiscal years 1999-2000, 2000-01, 2001-02, 2002-03, 2003-04, 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:

\$18,402.27, together with interest thereon at the rate of 12% per annum from August 22, 2003, until paid, plus a late fee of 5% of the payment amount of 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 to protect the property from tax foreclosure, and any other sums advanced by the beneficiary pursuant to the terms of said trust deed.

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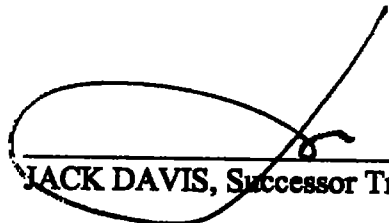
24580

A notice of default and election to sell and to foreclose was duly recorded and assigned No. M03-90397 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded December 11, 2003.

WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 11th day of May, 2004, at the hour of 10:00 o'clock a.m., Pacific Daylight Time as established by Section 187.110, Oregon Revised Statutes, at AmeriTitle, 300 Klamath Avenue, 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 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 21st day of December, 2003.

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



JACK DAVIS, Successor Trustee .

Affidavit of Publication

24581

STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, 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 I know from my personal knowledge that the

Legal # 6495

Notice of Sale/Dabill

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:
March 23, 30, April 6, 13, 2004

Total Cost: \$675.00

Jeanine P. Day
Subscribed and sworn

before me on: April 13, 2004

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2008

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Elizabeth M. Dabill, as grantor, to Josephine-Crater Title Companies, Inc., as trustee, to secure certain obligations in favor of Vernon G. Ludwig and Ofeilia Ludwig, husband and wife, or the survivor, as beneficiary, dated August 1, 1995, and recorded as in Volume M-95, Page 21045 of the Official Records of Klamath County, Oregon, on August 8, 1995, covering the following described real property, to wit:

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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 \$344.43 per month, beginning with the installment due September 8, 2003 and monthly installments in the same amount due the 8th day of each month thereafter.

By reason of said default, and grantor's failure to pay personal property taxes for fiscal years 1997-98, 1998-99, 1999-2000, 2000-01, 2001-02, 2002-03, 2003-04 and real property taxes for fiscal years 1999-2000, 2000-01, 2001-02, 2002-03, 2003-04, 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:

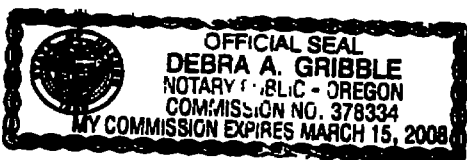
\$18,402.27, together with interest thereon at the rate of 12% per annum from August 22, 2003, until paid, plus a late fee of 5% of the payment amount of any payment not received within 15 days of its due date, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary to protect the property from tax foreclosure, and any other sums advanced by the beneficiary pursuant to the terms of said trust deed.

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WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 11th day of May, 2004, at the hour of 10:00 AM, Pacific Daylight Time as established by Section 187.110, Oregon Revised Statutes, at

AmeriTitle, 300 Klamath Avenue, 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 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 12 day of December, 2003, Davis, Gilstrap, Hearn, Saladoff & Smith, A Professional Corporation, Jack Davis, Successor Trustee, #6495 March 23, 30, April 6, 13, 2004.



Return to: Davis Gilstrap
515 E Main Street
Ashland, OR 97520

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 03-03688

Received for Service 12/18/03

I hereby certify that I received for service on
ROOK, NANCY
the within:

TRUSTEE'S NOTICE OF SALE

ROOK, NANCY
was served personally, and in person, at
33893 LALO CT
CHILOQUIN , OR, on 01/02/04,
at 19:15 hours.

All search and service was made within Klamath County, State of Oregon.

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By


WELLS, CLINT

Copy to:

CLEVELAND LEGAL SUPPORT SERVICE LLC
P.O BOX 5358
CENTRAL POINT

OR 97502

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 03-03688

Received for Service 12/18/03

I hereby certify that I received for service on
ROOK, DALE F "SMILEY"
the within:

TRUSTEE'S NOTICE OF SALE

ROOK, DALE F "SMILEY"
was served by leaving a true copy with
ROOK, NANCY
a person over the age of fourteen years who resides
at the place of abode of the within named located at
33893 LALO CT
CHILOUQUIN , OR, on 01/02/04,
at 19:15 hours.

All search and service was made within Klamath County, State of
Oregon.

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By 
WELLS, CLINT

OCCUPANT BEING: NANCY ROOK- DOB 03-29-39

Copy to:

CLEVELAND LEGAL SUPPORT SERVICE LLC
P.O BOX 5358
CENTRAL POINT OR 97502

IN THE COURT FOR THE STATE OF OREGON

24584

COUNTY OF KLAMATH COURT CASE#

VERNON B LUDWIG AND OFELIA LUDWIG

PLAINTIFF(S)

VS

ELIZABETH M DABILL

DEFENDANT(S)

AFFIDAVIT OF MAILING

STATE OF OREGON)
) SS.
COUNTY OF JACKSON)

I, THE UNDERSIGNED, BEING FIRST DULY SWORN ON OATH, DEPOSE
AND SAY, THAT ON THE 8 DAY OF January, 2004 I DID CAUSE TO
BE DEPOSITED A TRUE COPY OF:
TRUSTEES NOTICE OF SALE

TOGETHER WITH A COPY OF THE PROOF OF SERVICE, IN THE UNITED STATES
MAIL AT TALENT, OREGON, POSTAGE PREPAID THEREON, IN A SEALED
ENVELOPE, ADDRESSED TO:

DALE F "SMILEY" ROOK *
33893 LALO CT
CHILOGUIN, OR
97624

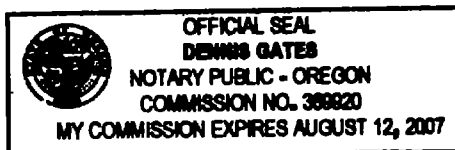
Kristeen Martin

CLEVELAND LEGAL SUPPORT SERVICE
PO BOX 5358
CENTRAL POINT OR 97502

SIGNED AND SWORN TO BEFORE ME BY KRISTEEN MARTIN

ON THIS 8 DAY OF January, 2004

Dennis Gates



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

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DATED this 12th day of December, 2003.

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



JACK DAVIS, Successor Trustee