

1st 369224

Vol M04 Page 29181

State of Oregon, County of Klamath  
 Recorded 05/12/2004 3:28 p m  
 Vol M04 Pg 29181-85  
 Linda Smith, County Clerk  
 Fee \$ 41.00 # of Pgs 5

This space is for recording data

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## FORECLOSURE

NOTICES OF: (1) DEFAULTS;  
 (2) RIGHT TO CURE;  
 (3) ELECTION TO SELL; AND  
 (4) SALE

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## YOU ARE NOTIFIED THAT:

All words and phrases herein which have the first letters thereof capitalized are defined on the attached Identifying Data of Mortgage or Deed of Trust, consisting of one page.

(1) NOTICE OF DEFAULTS. Certain Defaults Causing Foreclosure have occurred on the Deed of Trust or Mortgage Being Foreclosed.

(2) NOTICE OF RIGHT TO CURE. You have a right to stop all actions to collect this debt. To do so you must pay money (including but not limited to delinquent payments, costs, attorneys fees and trustee's fees) and/or perform certain acts. If you wish to know exactly what money must be paid and/or what actions need to be performed, please call the undersigned's office at the phone number stated.

Your cure or reinstatement rights and your redemption rights are attached to the copies hereof that are mailed, served, and posted.

(3) NOTICE OF ELECTION TO SELL. Because of those Defaults Causing Foreclosure, the undersigned has elected and intends to sell or cause to be sold the Real Estate. The effect of such a sale will be to deprive all persons who claim an interest in the Real Estate of any right thereto, except as otherwise provided by law. This election will be nullified if the above right to cure is properly exercised.

H/F

(4) SALE. Because of the Defaults Causing Foreclosure, to partially or fully pay the debt secured by the Deed of Trust or Mortgage Being Foreclosed, and pursuant to the power of sale therein, the Real Estate will be sold at public auction without warranties or guarantees at the following date, time and place:

Date of Sale: Sept. 23, 2004  
Time of Sale: 10:00 a.m.

Place of Sale: 2nd Floor Lobby of the  
 Klamath County Courthouse  
 316 Main Street, Klamath Falls, OR

(5) GOVERNMENTAL CLAIMS. To the copies of these Notices which are mailed, served or posted, there are attached copies of the written recorded claim of any governmental agency against the Real Estate and the independent notices which the law requires to be mailed to any such governmental agency to terminate their rights to the Real Estate.

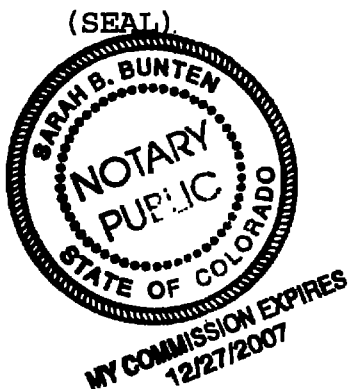


Philip M. Kleinsmith

Attorney for Present Mortgagee(s)  
 and/or Substitute Trustee  
 Oregon Attorney  
 Registration No. 89399  
 6035 Erin Park Drive, Ste. 203  
 Colorado Springs, CO 80918  
 1-800-842-8417

State of Colorado )  
 County of El Paso )

On 5/7/04, before me, personally appeared Philip M. Kleinsmith, as said attorney and/or Substitute Trustee, personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale consisting of four or more pages in total: two pages of Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale, one page of Identifying Data of Mortgage or Deed of Trust and one or more pages of Cure or Reinstatement Rights and Redemption Rights. That person acknowledged to me that said person executed the same in said person's authorized capacity and that by said person's signature on said instrument, the person or the entity on behalf of which the person acted, executed said instrument. Witness my hand and official seal.




Signature of Notary

Typed Name and Address of  
 Notary:

Sarah B Buntin  
 6035 Erin Park Drive  
 Colorado Springs, Co 80918

Identifying Data of Mortgage  
or Deed of Trust\*

Defaults Causing Foreclosure: Non-payment of periodic payments  
since:01/05/2004

<u>Estimated Total Amount Owed On</u>	<u>Principal:</u> . . . . \$36,267.72
<u>Deed of Trust or Mortgage*</u>	<u>Estimated Interest:</u> \$ 727.34
<u>Being Foreclosed on the</u>	<u>Estimated Costs:</u> . \$ 1,800.00
<u>Estimated Date of Foreclosure</u>	<u>Estimated Total:</u> . \$38,795.06
<u>Sale</u>	

Real Estate\*\* to be Sold:

Common Description: . . . . .:135 Hwy. 422 S.  
Chiloquin, OR 97624  
Assessor's Tax Parcel No. . . . . .:198896  
Legal Description. . . . . .:See Exhibit "A"

Identifying Data of Deed of Trust or  
Mortgage\* Being Foreclosed Per Real  
Estate Records of County Stated  
in Legal Description:

Dated:11/28/1995  
Recorded:12/05/1995  
Recording Data:Vol. M95 Pg. 33285  
Original Principal Balance:\$39,000.00  
Original Trustee:Mountain Title Company of  
Klamath Co.  
Original Mortgagee(s)\*\*\*Name(s):Mary E. Turner  
Address(es):Not Available  
Present Mortgagee(s)\*\*\*Name(s):Associates First Capital  
Mortgage Corporation,  
successor by merger to  
Associates Financial  
Services Company, Inc.  
Address(es):c/o Grand Bank for Savings  
14 Plaza Drive  
Hattiesburg, MS 39404  
Original Mortgagor(s)\*\*\*\*Name(s):Linda L. Dickenson  
Address(es):135 Hwy. 422 S.  
Chiloquin, OR 97624  
Present Owner(s) Name(s):Linda L. Dickenson  
Address(es):135 Hwy. 422 S.  
Chiloquin, OR 97624

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- \* Sometimes named "Trust Indenture"  
\*\* Sometimes named "Mortgaged Property" or "Trust Property" or  
"Property"  
\*\*\* Sometimes named "Beneficiary"  
\*\*\*\* Sometimes named "Grantor" or Trustor

EXHIBIT "A"  
LEGAL DESCRIPTION

33287  
29184

All that portion of Lot 6, Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, described as follows:

Beginning at a point bearing North 59 degrees 30' West 116.3 feet from the intersection of the Westerly line of Lalakes Avenue with the Northerly line of Sconchin Street, in the Townsite of West Chiloquin, Oregon; thence North 42 degrees 30' West at right angles to the county road 200 feet, more or less, to the county road; thence South 47 degrees 21' West along said road 53 feet; thence Southeasterly at right angles 200 feet, more or less, thence Northeasterly at right angles 53 feet to the point of beginning.

ALSO, beginning at the intersection of the Southwesterly line of Chocktoot Street and the Northwesterly line of Lalakes Avenue as shown by the plat of West Chiloquin, Oregon; thence Southwesterly along the Northwest line of Lalakes Avenue a distance of 400 feet; thence Northwest at right angles to said Lalakes Avenue 116.3 feet to the true point of beginning, being the most Southerly corner of the property described, thence North 42 degrees 39' West 200 feet, more or less, to a point; thence Northeast at right angles to the last described line 25 feet, thence Southeasterly at right angles to the last described line to a point North 30 degrees 30' East from the true point of beginning, thence south 30 degrees 30' West 26.15 feet to the true point of beginning.

Oregon Cure or Re-instatement Right

Under ORS 86.753 you have the right to have these proceedings dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this notice at any time prior to five days before the date last set for sale.

Oregon Redemption Right

Under ORS 86.770, there is no redemption right after the foreclosure sale.