

RECORDING INFORMATION:

State of Oregon, County of Klamath  
Recorded 12/01/04 11 48 12 m  
Vol M04 Pg. 82732-53  
Linda Smith, County Clerk  
Fee \$ 126.00 # of Pgs 22  
5.00 npa

After recording return to:  
YTURRI ROSE LLP  
PO Box "S"  
Ontario OR 97914

**AFFIDAVIT OF CERTIFIED MAILING  
TRUSTEE'S NOTICE OF SALE  
AND SERVICE ON OTHER PARTIES**

STATE OF OREGON            )  
  ) ss.  
County of Malheur         )

I, Scott K. Warner, being first duly sworn on oath, depose and say that:

1. I am an Oregon licensed attorney for Intermountain Community Bank, a Division of Panhandle State Bank, successor by assignment to Orchard Bank, A Division of Household Bank, f.s.b., the beneficiary in that certain Trust Deed executed by Lewis P. Laird and Donna R. Laird, as Grantors, recorded March 17, 1997, in Volume M97, Page 7752, Microfilm Records of Klamath County, Oregon. The Trust Deed encumbers the property described in Exhibit A (the "Property").

2. Notice of Default and Election to Sell was recorded August 2, 2004, in Volume M04, Page 50536-38, Klamath County Oregon Real Property Record. The Notice of Default was rerecorded August 6, 2004, in Volume M04, Page 51653-55, Klamath County Oregon Real Property Record.

3. August 4, 2004, I served a true copy of the Trustee's Notice of Sale, attached as Exhibit A, to Lewis P. Laird and Donna R. Laird. The Trustee's Notice of Sale attached as Exhibit A was served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested and by regular U.S. Mail on August 4, 2004, to the following addresses:

Lewis P. Laird  
174 Morse Avenue  
Creswell, OR 97426

Donna R. Laird  
174 Morse Avenue  
Creswell, OR 97426

Lewis P. Laird  
PO Box 267  
Crescent, OR 97733

Donna R. Laird  
PO Box 402  
Gilchrist, OR 97737

Lewis P. Laird  
115 Pinney Street  
Crescent, OR 97733

Donna R. Laird  
115 Pinney Street  
Crescent, OR 97733

126-  
5 npa

A true copy of my cover letters, a true copy of the Certified Mail Receipts, and a true copy of the returned, certified mail envelopes, marked "unclaimed," "undeliverable," or "refused" are attached as Exhibit B.

I certify that the addresses set out above are the last known addresses for Lewis P. Laird and Donna R. Laird.

4. August 4, 2004, I served a true copy of the Trustee's Notice of Sale, attached as Exhibit A, to interested parties whose interest appears of record, as required by ORS 86.740(b). The Trustee's Notice of Sale attached as Exhibit A was served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested, and by regular U.S. Mail on August 4, 2004, to the following:

State of Oregon  
Klamath County Tax Collector  
305 Main Street  
Klamath Falls, OR 97601

Pierson, LaMont, Carlson and  
Gregg P.C.  
1011 Liberty Street  
PO Box 2780  
Salem, OR 97308

A true copy of my cover letters, a true copy of the Certified Mail Receipts and Return Cards, are attached as Exhibit C.

5. The Trustee's Notice of Sale attached as Exhibit A was published in the Herald and News four successive and consecutive weeks in the following issues: October 27, 2004, November 3, 2004, November 10, 2004 and November 17, 2004. The original Affidavit of Publication for the Trustee's Notice of Sale is recorded in the Klamath County Real Property Record.

6. Service was attempted on the occupants of the property August 11, 2004, and the property was found to be unoccupied. The original Affidavit of Jared Butler, Central Legal Services, is attached to this Affidavit of Exhibit D.

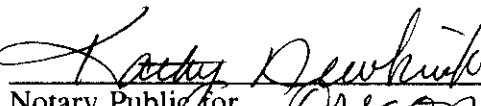
Dated this 30<sup>th</sup> day of November, 2004.

  
\_\_\_\_\_  
Scott K. Warner

STATE OF OREGON           )  
  ) ss.  
County of Malheur        )

This instrument was acknowledged before me on the 30<sup>th</sup> day of November, 2004, by Scott K. Warner.



  
\_\_\_\_\_  
Notary Public for Oregon  
My Commission Expires: 2-9-05

After recording return to:

AmeriTitle  
PO Box 5017  
Klamath Falls, OR 97601

---

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by LEWIS P. LAIRD and DONNA R. LAIRD, as Grantors, in favor of RICHARD W. HOCKEMA and MARLENE HOCKEMA, as Beneficiaries, and KLAMATH COUNTY TITLE COMPANY (now known as First American Title Company), 422 Main Street, Klamath Falls, OR 97601, as Trustee, dated March 14, 1997, recorded March 17, 1997, in Volume M97, Page 7752, Microfilm Records of Klamath County, Oregon. The beneficial interest in said Trust Deed was assigned to Orchard Federal Savings Bank by assignment, recorded October 6, 1998, in Volume M98, Page 36780, Microfilm Records of Klamath County, Oregon. The beneficial interest of Orchard Bank, a Division of Household Bank, f.s.b. (formerly Orchard Federal Savings Bank) in said Deed of Trust was assigned to Intermountain Community Bank, a Division of Panhandle State Bank, by assignment, recorded April 29, 2004, in Volume M04, Page 26064, Microfilm Records of Klamath County Oregon, covering the following described real property situated in Klamath County, Oregon, to-wit:

A portion of Lot 1, PINNEY'S ACRES, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Southwest corner of said Lot 1; thence North 40 degrees 38'35" East, 311.99 feet to a 5/8 inch iron rod; thence South 89 degrees 21'15" East, 107.50 feet to a 5/8 inch iron rod; thence South 00 degrees 38'45" West, 288.78 feet to an iron rod on the South line of said Lot 1; thence North 89 degrees 17'00" West, along the South line of said lot, 308.03 feet to the point of beginning.

TOGETHER WITH access easement as contained in Warranty Deed, dated January 6, 1981, recorded January 12, 1981, in Volume M81, page 476, Deed Records of Klamath County, Oregon, as follows:

A 30 foot wide strip of land for access lying adjacent to and easterly from the West line of the above described parcel bound on the North and South by the respective North and South property lines of said parcel.

Scott K. Warner of Yturri Rose LLP, PO Box S, Ontario, OR 97914, was appointed Successor Trustee by the Beneficiary July 28, 2004.

Both the Beneficiary and 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 Grantors' failure to pay when due the following sums:

Failure to make the monthly payment of \$186.97, for the months of November and December, 2003, January, February, March, April, May and June, 2004, for a total of \$1,495.76.


By reason of said default the Beneficiary has declared all sums owing on the obligation secured by said Deed of Trust immediately due and payable, said sums being the following, to-wit:

The principal sum of \$24,469.91, plus accrued interest in the sum of \$1,184.35, plus interest continuing to accrue at the rate of 7.3000% per annum from June 28, 2004, until paid, plus trustee's fees, attorney's fees, foreclosure costs, and sums advanced by the beneficiary pursuant to the terms of said Trust Deed.

WHEREFORE, notice is hereby given that the undersigned Trustee will on December 20, 2004, at the hour of 10:00 o'clock, A.M., PST, in accord with the standard of time established by ORS 187.110, on the front steps of the Klamath County Courthouse, 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 Grantors have or had power to convey at the time of the execution by Grantors of the said Deed of Trust, together with any interest which the 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 (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest 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 Deed of Trust, 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 Grantors as well as any other person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

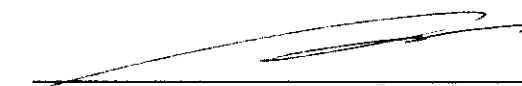
DATED: August 4, 2004

  
Scott K. Warner, OSB #93509, Successor Trustee  
Yturri Rose LLP  
PO Box "S"  
Ontario, OR 97914  
Telephone: (541) 889-5368

State of Oregon       )  
                              ) ss.  
County of Malheur    )

82736

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named Beneficiary and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

  
\_\_\_\_\_  
Attorney for said Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

82737

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 4, 2004

Lewis P. Laird  
174 Morse Avenue  
Creswell, OR 97426

**CERTIFIED MAIL 7002 0860 0000 9247 1529**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Mr. Laird:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

Notice of Default and Election to Sell; and  
Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

STATE OF OREGON } ss  
County of Malheur }

If you have questions, you should see an attorney immediately.

Very truly yours,  
  
YTURRI ROSE LLP

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Scott K. Warner

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

/kn  
Enclosures  
pc: Mary Barry

EXHIBIT B  
PAGE 1 OF 12

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary

7002 0860 0000 9247 1529

**U.S. Postal Service**  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

**OFFICIAL USE**

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 465</b>

Sent To Lewis P. Laird  
Street, Apt. No., or PO Box No. 174 Morse Avenue  
City, State, ZIP+4 Creswell, OR 97426

PS Form 3800, April 2002 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Lewis P. Laird  
174 Morse Avenue  
Creswell, OR 97426

2. Article Number  
(Transfer from se

7002 0860 0000 9247 1529

PS Form 3811, August 2001

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X-PR-16 RNT/2/1/04 ☒ Agent ☐ Addressee

B. Received by (Printed Name)

Carol Anthony

C. Date of Delivery

8-6-04

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

Domestic Return Receipt

575003197

102595-01-M-2509

EXHIBIT B

PAGE 2 OF 12

82739

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 4, 2004

Donna R. Laird  
174 Morse Avenue  
Creswell, OR 97426

**CERTIFIED MAIL 7002 0860 0000 9247 1543**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Ms. Laird:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

Notice of Default and Election to Sell; and  
Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

If you have questions, you should see an attorney immediately.

STATE OF OREGON } ss  
County of Malheur }

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

I hereby certify that I have  
compared the foregoing copy with the  
original thereof and that it is a correct  
transcript of the whole thereof.

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

/kn  
Enclosures  
pc: Mary Barry

EXHIBIT B  
PAGE 3 OF 12

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>rd</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

82740

STATE OF OREGON

County of Malheur

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for

Beneficiary

U.S. Postal Service

## CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$ 60

Certified Fee 230

Return Receipt Fee (Endorsement Required) 175

Restricted Delivery Fee (Endorsement Required)

Total Postage &amp; Fees \$ 465

Postmark Here

Sent To:

Donna R. Laird

Street, Apt. No.; or PO Box No. 174 Morse Avenue

City, State, ZIP+4 Creswell OR 97426

PS Form 3800, April 2002

See Reverse for Instructions

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Donna R. Laird  
174 Morse Avenue  
Creswell OR 97426

2. Article (Title)

7002 0860 0000 9247 1543

PS Form 3811, August 2001

Domestic Return Receipt

575003 1CN

102595-01-M-

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X [Signature] ☒ Agent ☐ Address

B. Received by (Printed Name)

Carol Anthony 8-6-0

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

EXHIBIT

B

PAGE

4

OF 12

82741

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 3, 2004

Lewis P. Laird  
PO Box 267  
Crescent, OR 97733

**CERTIFIED MAIL 7002 0860 0000 9247 1512**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Mr. Laird:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

1. Notice of Default and Election to Sell; and
2. Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

If you have questions, you should see an attorney immediately.

STATE OF OREGON } ss  
County of Malheur }

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

/kn  
Enclosures  
pc: Mary Barry

EXHIBIT B  
PAGE 5 OF 12

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

82742

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL 51500364

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

Postmark  
Here

Sent to Lewis P. Laird  
Street, Apt. No., PO Box 267  
or PO Box No. Crescent OR 97733  
City, State, ZIP+4  
PS Form 3800, April 2002 See Reverse for Instructions

STATE OF OREGON }  
County of Malheur }

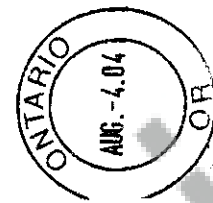
I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary

YTURRI ROSE LLP  
ATTORNEYS AT LAW  
PO BOX S  
ONTARIO OR 97914



7002 0860 0000 9247 1512



LEWIS P. LAIRD  
PO BOX 267  
CRESCENT, OR 97733

RECEIVED  
AUG 25 2004  
YTURRI ROSE LLP

8-22

97733+0267 03

82743

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
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\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
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ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 4, 2004

Donna R. Laird  
PO Box 402  
Gilchrist, OR 97737

**CERTIFIED MAIL 7002 0860 0000 9247 1567**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Ms. Laird:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

1. Notice of Default and Election to Sell; and
2. Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

If you have questions, you should see an attorney immediately.

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

STATE OF OREGON }  
County of Malheur } ss

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

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/kn

Enclosures

pc: Mary Barry

EXHIBIT B

PAGE 7 OF 12

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

~~30 20401322~~

82745

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 3, 2004

Lewis P. Laird  
115 Pinney Street  
Crescent, OR 97733

**CERTIFIED MAIL 7002 0860 0000 9247 1536**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Mr. Laird:

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Notice of Default and Election to Sell; and  
Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

If you have questions, you should see an attorney immediately.

Very truly yours,  
**YTURRI ROSE LLP**

Scott K. Warner

STATE OF OREGON }  
County of Malheur } **ss**

I hereby certify that I have  
compared the foregoing copy with the  
original thereof and that it is a correct  
transcript of the whole thereof.

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

/kn  
Enclosures

EXHIBIT B  
PAGE 9 OF 12

**PORTLAND**  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

**ONTARIO**  
P.O. BOX 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

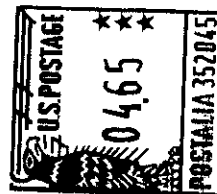
**FRUITLAND**  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

82746

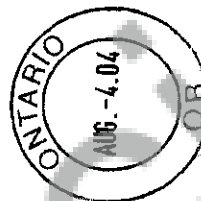
STATE OF OREGON }  
County of Malheur }

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary



6999200000 #



8-7

RECEIVED

AUG 11 2004

YTURRI ROSE LLP

U.S. Postal Service  
CERTIFIED MAIL RECEIPT  
(Domestic Mail Only: No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

Postmark Here  
-4 2004

Sent To Lewis P. Laird  
Street, Apt. No., or PO Box No. 115 Pinney Street  
City, State, ZIP+4 Crescent OR 97733  
PS Form 3800, April 2002 See Reverse for Instructions

CERTIFIED MAIL



7002 0860 0000 9247 1536

LEWIS P. LAIRD  
115 PINNEY STREET  
CRESCENT, OR 97733

RETURNED TO SENDER  
UNDELIVERABLE AS ADDRESSED  
NO FORWARDING ORDER ON FILE

YTURRI ROSE LLP  
ATTORNEYS AT LAW  
P O BOX S  
ONTARIO OR 97914

8-11-04

EXHIBIT B  
PAGE 10 OF 12

82747

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 4, 2004

Donna R. Laird  
115 Pinney Street  
Crescent, OR 97733

**CERTIFIED MAIL 7002 0860 0000 9247 1550**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Loan No.: 30-701115-00  
Our File No.: 515003

Dear Ms. Laird:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

Notice of Default and Election to Sell; and  
Trustee's Notice of Sale.

with regard to the foreclosure on the Note and Deed of Trust on the property located at 115 Pinney Street, Crescent, OR 97733.

If you have questions, you should see an attorney immediately.

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

STATE OF OREGON } ss  
County of Malheur }

I hereby certify that I have  
compared the foregoing copy with the  
original thereto and that it is a correct  
transcript of the whole thereof.

Attorney for Beneficiary

**IMPORTANT NOTICE REQUIRED BY 15 USC §1692g**

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

/kn  
Enclosures  
pc: Mary Barry

EXHIBIT B  
PAGE 11 OF 12

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

STATE OF OREGON }  
County of Malheur }

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for

Beneficiary

7002 0860 0000 9247 1550

PS Form 3800, April 2002 See Reverse for Instructions

Sent to Donna R. Laird 11004  
Street, Apt. No. 115 Pinney St.  
or PO Box No. Crescent, OR 97733  
City, State, ZIP+4

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

0860 0000 9247 1550

U.S. Postal Service  
CERTIFIED MAIL RECEIPT  
(Domestic Mail Only: No Insurance Coverage Provided)

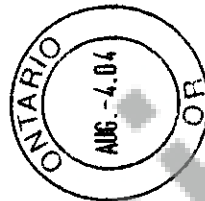
CERTIFIED MAIL



7002 0860 0000 9247 1550



9999200000 #



YTURRI ROSE LLP  
ATTORNEYS AT LAW  
P O BOX S  
ONTARIO OR 97914

RECEIVED  
AUG 11 2004  
YTURRI ROSE LLP

DONNA R. LAIRD  
115 PINNEY STREET  
CRESCENT, OR 97733

RETURNED TO SENDER  
UNDELIVERABLE AS ADDRESSED  
NO FORWARDING ORDER ON FILE

EXHIBIT

B

PAGE

12 OF 12

CARL BURNHAM, JR.  
 CLIFF BENTZ \*  
 TIM J. HELFRICH \*  
 BRUNO J. JAGELSKI \*  
 SCOTT K. WARNER \*  
 DARCY ARRIOLA KINDSCHY \*  
 DAVID R. AUXIER  
 JEFF R. WHEELER \*  
 SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
 89 S.W. THIRD AVENUE

P.O. BOX 'S'  
 ONTARIO, OREGON 97914  
 (541) 889-5368

FACSIMILE  
 (541) 889-2432

E-MAIL  
 law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
 GENE C. ROSE, RETIRED

August 4, 2004

State of Oregon  
 Klamath County Tax Collector  
 305 Main Street  
 Klamath Falls, OR 97601

**CERTIFIED MAIL 7002 0860 0000 9247 1574**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
 Note and Deed of Trust Default  
 Our File No. 515003

Dear Klamath County Tax Collector:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

1. Notice of Default and Election to Sell; and
2. Trustee's Notice of Sale.

with regard to the foreclosure of the Note and Trust Deed on the property located at 115 Pinney Street, Crescent, OR 97733, owned by Lewis P. Laird and Donna R. Laird. Your interest is related to a personal property tax warrant filed by County of Klamath against Lewis P. Laird and Donna R. Laird, as Warrant No. 2002471, Court Records of Coos County, Oregon. The enclosed documents constitute notice as required by ORS 86.740.

If you have any questions, please call.

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

STATE OF OREGON }  
 County of Malheur } **98**

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for Beneficiary

/kn  
 Enclosures  
 pc: Mary Barry

EXHIBIT C  
 PAGE 1 OF 4

PORTLAND  
 1730 S.W. SKYLINE BLVD., STE. 201  
 PORTLAND, OREGON 97221  
 TELEPHONE: (503) 291-5342  
 FAX: (503) 291-5369

ONTARIO  
 P.O. BOX 'S'  
 89 S.W. 3RD AVENUE  
 ONTARIO, OREGON 97914  
 TELEPHONE: (541) 889-5368

FRUITLAND  
 P.O. BOX 450  
 FRUITLAND, IDAHO 83619  
 TELEPHONE: (208) 452-3209

82750

STATE OF OREGON }  
County of Malheur }

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for

Beneficiary

7002 0860 0000 9247 1574

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

**OFFICIAL USE**

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 465</b>

Postmark  
Here

Sent To: Klamath Co. Tax Collector  
Street, Apt. No.,  
or PO Box No. 305 Main St.  
City, State, ZIP+4 Klamath Falls OR 97601  
PS Form 3800, April 2002 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

State of Oregon  
Klamath Co. Tax Collector  
305 Main St.  
Klamath Falls OR 97601

2. Article Number

(Transfer from service)

7002 0860 0000 9247 1574

PS Form 3811, August 2001

Domestic Return Receipt

575003 kn

102595-01-M-2509

**COMPLETE THIS SECTION ON DELIVERY**

- A. Signature  
x Rochelle Long ☐ Agent ☐ Addressee
- B. Received by (Printed Name) Rochelle Long C. Date of Delivery 8-9
- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

EXHIBIT

C

PAGE

2

OF

4

82751

CARL BURNHAM, JR.  
CLIFF BENTZ \*  
TIM J. HELFRICH \*  
BRUNO J. JAGELSKI \*  
SCOTT K. WARNER \*  
DARCY ARRIOLA KINDSCHY \*  
DAVID R. AUXIER  
JEFF R. WHEELER \*  
SHAWNA D. PETERSON

\* Licensed in Oregon and Idaho

**YTURRI ROSE LLP**  
**ATTORNEYS AT LAW**  
89 S.W. THIRD AVENUE

P.O. BOX 'S'  
ONTARIO, OREGON 97914  
(541) 889-5368

FACSIMILE  
(541) 889-2432

E-MAIL  
law@yturrirose.com

ANTHONY YTURRI (1914-1999)  
GENE C. ROSE, RETIRED

August 4, 2004

Pierson, LaMont, Carlson and  
Gregg P.C.  
1011 Liberty Street  
PO Box 2780  
Salem, OR 97308

**CERTIFIED MAIL 7002 0860 0000 9247 1581**  
**RETURN RECEIPT REQUESTED**  
**AND REGULAR MAIL**

Re: *Intermountain Community Bank v. Lewis P. Laird and Donna R. Laird*  
Note and Deed of Trust Default  
Our File No. 515003

Dear Pierson, LaMont, Carlson and Gregg:

Our office represents Intermountain Community Bank, as Beneficiary, for the Trust Deed on the property described in the enclosed Notices. I am enclosing the following documents:

1. Notice of Default and Election to Sell; and
2. Trustee's Notice of Sale.

with regard to the foreclosure of the Note and Trust Deed on the property located at 115 Pinney Street, Crescent, OR 97733, owned by Lewis P. Laird and Donna R. Laird. Your interest is related to a pending dissolution of marriage proceeding in the Klamath County Circuit Court, Case No. 03-02508CV between Lewis P. Laird and Donna R. Laird. The enclosed documents constitute notice as required by ORS 86.740.

If you have any questions, please call.

Very truly yours,

YTURRI ROSE LLP

Scott K. Warner

STATE OF OREGON }  
County of Malheur } **36**

I hereby certify that I have  
compared the foregoing copy with the  
original thereof and that it is a correct  
transcript of the whole thereof.

Attorney for Beneficiary

/kn  
Enclosures  
pc: Mary Barry

EXHIBIT C

PAGE 3 OF 4

PORTLAND  
1730 S.W. SKYLINE BLVD., STE. 201  
PORTLAND, OREGON 97221  
TELEPHONE: (503) 291-5342  
FAX: (503) 291-5369

ONTARIO  
P.O. Box 'S'  
89 S.W. 3<sup>RD</sup> AVENUE  
ONTARIO, OREGON 97914  
TELEPHONE: (541) 889-5368

FRUITLAND  
P.O. BOX 450  
FRUITLAND, IDAHO 83619  
TELEPHONE: (208) 452-3209

STATE OF OREGON

County of Malheur

96

I hereby certify that I have compared the foregoing copy with the original thereof and that it is a correct transcript of the whole thereof.

Attorney for

Beneficiary

U.S. Postal Service

## CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL 1575003 KN

7002 0860 0000 9247 1581

Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

Postmark  
Here

Sent To: Pierson LaMont Carlson  
 Street, Apt. No.,  
 or PO Box No. PO Box 2780  
 City, State, ZIP+4 Salem OR 97308

PS Form 3800, April 2002

See Reverse for Instructions

## SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Pierson LaMont Carlson  
and Lucy P.C.  
1011 Liberty Street  
PO Box 2780  
Salem, OR 97308

2. Article  
(Transfere)

7002 0860 0000 9247 1581

PS Form 3811, August 2001

Domestic Return Receipt

515003 KN

102595-01-M-2509

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

Katie M. Manus
☒ Agent  
☐ Addressee

## B. Received by (Printed Name)

Katie M. Manus

## C. Date of Delivery

8/6/7

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

## 3. Service Type

☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

EXHIBIT

PAGE

C  
4 OF 4

**AFFIDAVIT OF SERVICE**

**82753**

**TRUSTEE'S NOTICE OF SALE and NOTICE OF DEFAULT AND ELECTION  
TO SELL**

Beneficiary:  
**RICHARD W. HOCKEMA and MARLENE HOCKEMA,**

vs.

Grantor(s):  
**LEWIS P. LAIRD and DONNA R. LAIRD,**

For:  
Scott Warner  
Yturri Rose LLP  
P.O. Box "S"  
Ontario, OR 97914

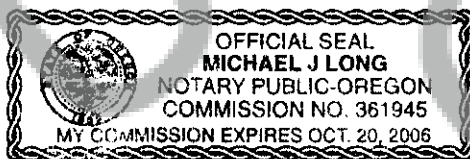
Received by CENTRAL LEGAL SERVICES on the 6th day of August, 2004 at 1:24 pm to be served on  
**OCCUPANT(S), 115 Pinney St., Crescent OR 97733.**

I, Jared Butler, being duly sworn, depose and say that on the **11th day of August, 2004 at 7:45 pm, I:**

**DISCONTINUED ATTEMPTING SERVICE: NON-OCCUPANCY.** After personal inspection of the above address I determined the dwelling to be unoccupied and therefore was not able to serve **TRUSTEE'S NOTICE OF SALE and NOTICE OF DEFAULT AND ELECTION TO SELL** on occupant(s).

**Additional Information pertaining to this Service:**  
**TRUSTEE'S NOTICE OF SALE & NOTICE OF DEFAULT AND ELECTION TO SELL was POSTED on the front door, firmly affixed and taped at all four corners.**

I further certify that I am a competent person over the age of 18 and a resident of the state of Oregon, and that I am not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise; that the person served by me is the identical person named in the action. I also declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in this Return of Service including service fees is true and correct.



Subscribed and Sworn to before me on the 20th day of  
August, 2004 by the affiant who is personally known to  
me.

*Michael J. Long*  
\_\_\_\_\_  
NOTARY PUBLIC

*Jared Butler*  
\_\_\_\_\_  
Jared Butler  
Process Server

**CENTRAL LEGAL SERVICES**  
**P.O. Box 150**  
**Bend, OR 97709**  
**(541) 389-8133**

Our Job Serial Number: 2004002304

Copyright © 1992-2001 Database Services, Inc. - Process Server's Toolbox V5.5f

**After recording return to:**

**Yturri Rose LLP**  
**PO Box "S"**  
**Ontario OR 97914**

EXHIBIT D

PAGE 1 OF 1