

RECORDING INFORMATION:

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

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

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 30th day of November, 2004.

— Scott K. Warner

STATE OF OREGON)
) ss.
County of Malheur)

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



Kathy Newkirk
Notary Public for Oregon
My Commission Expires: 02-9-05

RECORDING INFORMATION:

After recording return to:

AmeriTite
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.

**unofficial
copy**

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.

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

STATE OF OREGON }
 County of Malheur }
 } ss

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 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. 3rd 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 } ss 82738

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)

9247 1529

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

7002 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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Carol Anthony 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

2. Article Number
(Transfer from se

7002 0860 0000 9247 1529

PS Form 3811, August 2001

Domestic Return Receipt

575003 (G)

102595-01-M-2509

EXHIBIT B
PAGE 2 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

FACSIMILE
 (541) 889-2432

E-MAIL
 law@yturrirose.com

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

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 }
 County of Malheur } ss

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. 3rd 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

1543 U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

9247 OFFICIAL USE

0000	Postage	\$ 60
0000	Certified Fee	230
0860	Return Receipt Fee (Endorsement Required)	175
0860	Restricted Delivery Fee (Endorsement Required)	
7002	Total Postage & Fees	\$ 465

Postmark
Here

7002 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 THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>A. Signature <input checked="" type="checkbox"/> <i>Carol J. George</i> <input type="checkbox"/> Agent <input type="checkbox"/> <i>Carol J. George</i> <input type="checkbox"/> Address</p> <p>B. Received by, (Printed Name) <i>Carol J. George</i> <input type="checkbox"/> C. Date of Delivery <i>Carol J. George</i> <i>8-10-00</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p><i>Donna R. Laird 174 Morse Avenue Creswell OR 97426</i></p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number <i>(Tru)</i> 7002 0860 0000 9247 1543</p>			

PS Form 3811, August 2001

Domestic Return Receipt *575003 KRN* 102595-01-M-

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.

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
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. 3rd AVENUE
ONTARIO, OREGON 97914
TELEPHONE: (541) 889-5368

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

82742

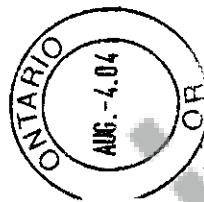
STATE OF OREGON }
County of Malheur } 88

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.

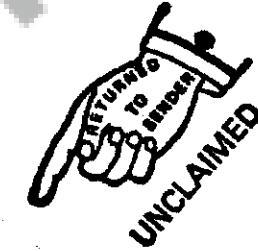
Attorney for Beneficiary

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

Postage	\$ 100
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465
<input type="checkbox"/> Sent to <u>Jeffs P. Land</u> <input type="checkbox"/> Street, Apt. No.: <u>900</u> <input type="checkbox"/> or PO Box No. <u>267</u> <input type="checkbox"/> City, State, ZIP+4 <u>Albion, OR 97733</u>	
<input type="checkbox"/> <u>Postmarked Here</u> <input type="checkbox"/> <u>1c</u>	



A standard barcode graphic is positioned on the left side of the page. A faint, semi-transparent watermark of a person's face is visible in the background, centered behind the barcode.



TYTURRI ROSE LLP
ATTORNEYS AT LAW
P. O. BOX 5
ONTARIO, ONTARIO N1A 1J4

EXHIBIT B

82743

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

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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:

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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.

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YTURRI ROSE LLP

Scott K. Warner

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County of Malheur } ss

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compared the foregoing copy with the
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Attorney for Beneficiary

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/kn
Enclosures
pc: Mary Barry

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

EXHIBIT B
PAGE 7 OF 12

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

82744

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)

Postage	\$ 60
Certified Fee	\$ 30
Return Receipt Fee [Endorsement Required]	\$ 175
Restricted Delivery Fee [Endorsement Required]	\$ 165
Total Postage & Fees	\$ 165

Street, Apt. No., or PO Box No.	Box 402
City, State, ZIP+	Seattle, WA 98137

PS Form 3800, April 2002

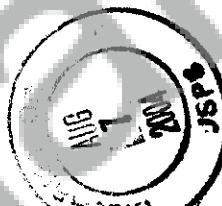
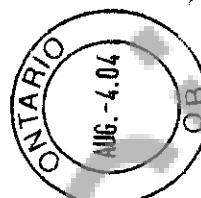
PLACE STICKY TAPE ON THE REVERSE SIDE OF THE ENVELOPE

YTURRI ROSE LLP
ATTORNEYS AT LAW
P O BOX 5
ONTARIO ON 97914

8:30 a.m.
7-15-1968

RECEIVED
JULY 1 1966
FBI - BOSTON

YUJURRI ROSE LLP



EXHIBIT

PAGE 8 OF 14

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

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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 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:

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 }
 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

PORLAND
 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

82746

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

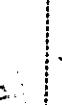
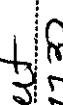
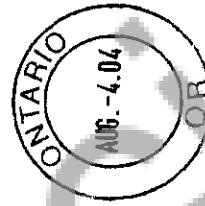
U.S. Postal Service CERTIFIED MAIL RECEIPT <i>(Domestic Mail Only: No Insurance Coverage Provided)</i>	
     	
Postage	\$ 60
Certified Fee	\$ 30
Return Receipt Fee (Endorsement Required)	\$ 1.5
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 165
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EXHIBIT *B*

PAGE 10 OF 12



3

RECEIVED

APRIL 14, 2004

YANGTZE RIVER LLP

LEWIS P. LAIRD
1115 PINNEY STREET
CRESCENT, OR 97733



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

11-8

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 }
 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
 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. 3rd AVENUE
 ONTARIO, OREGON 97914
 TELEPHONE: (541) 889-5368

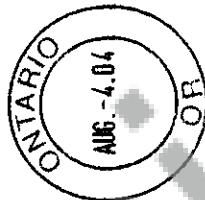
FRUITLAND
 P.O. BOX 450
 FRUITLAND, IDAHO 83619
 TELEPHONE: (208) 452-3209

82748

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



A standard linear barcode is positioned vertically on the left side of the page. It consists of vertical black bars of varying widths on a white background.

YTURRI ROSE LLP
ATTORNEYS AT LAW
P O BOX 5
ONTARIO OR 97914

RECEIVED
AUG 1 2004
YTURRI ROSE LLP

DONNA R. LAIRD
115 PINNEY STREET
CRESCENT, OR 97733



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

PORLAND
 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 } 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

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

9247 1574
 OFFICIAL 575003 KN

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

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 THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> 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. 		<p>A. Signature <input checked="" type="checkbox"/> <u>Rachelle Long</u> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <u>Rachelle Long</u> C. Date of Delivery 8-9</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>State of Oregon Klamath Co. Tax Collector 305 Main St. Klamath Falls OR 97601</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service)</p>		<p>7002 0860 0000 9247 1574</p>	

PS Form 3811, August 2001

Domestic Return Receipt

575003 KN

102595-01-M-2509

EXHIBIT C
 PAGE 2 OF 4

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

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

Scott K. Warner

EXHIBIT C
 PAGE 3 OF 4

/kn
 Enclosures
 pc: Mary Barry

PORLTAND
 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

82752

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

9247 1581

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

OFFICIAL 515003 KN

<input type="checkbox"/>	Postage	\$ 60
<input type="checkbox"/>	Certified Fee	230
<input type="checkbox"/>	Return Receipt Fee (Endorsement Required)	175
<input type="checkbox"/>	Restricted Delivery Fee (Endorsement Required)	
<input type="checkbox"/>	Total Postage & Fees	\$ 415

Postmark
Here

Sent To: Pierson LaMont, Carlson
Street, Apt. No.;
or PO Box No. 1011 Liberty Street
City, State, ZIP+4 PO Box 2780
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 Greg P.C.
1011 Liberty Street
PO Box 2780
Salem, OR 97308

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Katie M. Manus

Agent
 Addressee

B. Received by (Printed Name)

Katie M. Manus

C. Date of Delivery

8/6/07

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

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes

2. Article Transfe 7002 0860 0000 9247 1581

PS Form 3811, August 2001

Domestic Return Receipt

515003 KN

102595-01-M-2509

EXHIBIT C
PAGE 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.

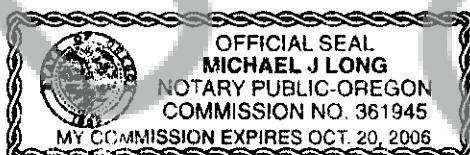
I, Jared Butler, being duly sworn, depose and say that on the **11th day of August, 2004 at 7:45 pm**, I:

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.



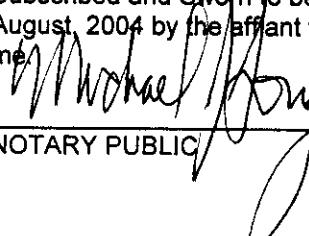


Jared Butler
Process Server

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

Our Job Serial Number: 2004002304

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



NOTARY PUBLIC

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