AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF ODECOM	,	State of Oregon, County of Klamath
STATE OF OREGON)	Recorded 12/22/04_3: /3 p m
) ss.	Vol M04 Pg 87673-77
COUNTY OF LANE)	Linda Smith, County Clerk
	,	Fee \$ <u>以 ∞</u> # of Pgs <u>5</u>

I, NANCY K. CARY, being first duly sworn, depose and say:

- 1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
- 2. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on September 13, 2004:

Martin D. Alter 115 N Fifth Street Klamath Falls OR 97601

South Valley Bank & Trust PO Box 5210 Klamath Falls OR 97601 Christy J. B. Alter 831 Hillside Avenue Klamath Falls OR 97601

District Director Internal Revenue Service Attn: Chief, Special Procedures Staff 915 Second Avenue, M-S W245 Seattle, WA 98174

3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.

Nancy K. Cary

Signed and sworn to before me on September 13, 2004, by NANCY K. CARY.

OFFICIAL SEAL
CAROL B MART
NOTARY PUBLIC-OREGON
COMMISSION NO. 373622
MY COMMISSION EXPIRES NOV 23, 2007

Notary Public for Oregon

My Commission Expires: 11-23-07

AFTER RECORDING RETURN TO:
Hershner Hunter LLP
Attn: Carol Mart
PO Box 1475

Eugene, OR 97440

AFFIDAVIT OF MAILING

410 om

Hershner Hunter LLP Attn: Carol Mart PO Box 1475 Eugene, OR 97440

PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF: OREGON COUNTY OF: KLAMATH

COMMISSION NO. 377801 MY COMMISSION EXPIRES APRIL 12,2005

COUNTY OF: KLAMATH I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE FOR THE WITHIN NAMED: Occupants of 951 Ponderosa Drive Klamath Falls, Oregon 97061 X PERSONALLY SERVED: Original or True Copy to within named, personally and in person to Marty Alter at the address below. SUBSTITUE SERVICE: By delivering an Original or True Copy to . . . a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **OTHER METHOD**: By leaving an Original or True Copy with NON-OCCUPANCY: I certify that I received the within document(s) for service on and after personal inspection, I found the above described real property to be unoccupied. X SUBSTITUTE SERVICE MAILER: That on the 17th day of September, 2004 I mailed a copy of the Trustee's Notice of Sale addressed to All The Occupants of 951 Ponderosa Drive Klamath Falls, Oregon 97601 and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made. 951 Ponderosa Drive Klamath Falls, Oregon 97061 ADDRESS OF SERVICE I further certify that I am a competent person 18 years of age or older and a resident of the state of service 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, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action. September 15, 2004 DATE OF SERVICE TIME OF SERVICE or non occupancy Dated this 17 th day of Section be 2004. ROBERT W. BOLENBAUGH Subscribed and sworn to before me by_ OFFICIAL SEAL Notary Public for Óregon MARGARET A NIELSEN NOTARY PUBLIC - OREGON AFTER RECORDING RETURN TO:

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

MARTIN D. ALTER

Trustee:

ASPEN TITLE AND ESCROW, INC.

Successor Trustee:

NANCY K. CARY

Beneficiary:

UMPQUA BANK, successor by merger to Security Bank

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

> Lot 6, Block 6 of Tract 1140, LYNNWOOD FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: August 31, 2000

Volume M00, Page 32128

Official Records of Klamath County, Oregon

- DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay; A partial monthly payment in the amount of \$786.59, due May 1, 2004, plus monthly payments in the amount of \$983.19 each, due the first of each month, for the months of June through August 2004; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$129,318.88 plus interest at the rate of 7.875% per annum from April 1, 2004; plus late charges of \$540.65; plus advances and foreclosure attorney fees and costs.
- ELECTION TO SELL. The Trustee hereby elects to sell the property to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
 - 7. TIME OF SALE.

Date:

January 13, 2005

Time: 11:00 a.m. as established by ORS 187.110

Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due, other than such portion of the principal as would not then be due had no default occurred, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in

AFTER RECORDING RETURN TO: Hershner Hunter LLP Attn: Carol Mart PO Box 1475 Eugene, OR 97440

enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-0344.

DATED: August 31, 2004.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee HERSHNER, HUNTER, ANDREWS, NEILL & SMITH, LLP P.O. Box 1475 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount of described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, in writing within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information. This communication is from a debt collector.

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 # 7078
Trustee's Notice of Sale/Martin D. Alter
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:
November 12, 19, 26, 2004
December 3, 2004
Total Cost: \$602.00
V002.00
Jeanine & Das
Subscribed and sworn
before me on: December 3, 2004

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein; at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to QMS 88.745, the following information is provided:

- I. PARTIES:
 Grantor:
 Grantor:
 MARTIN D: ALTER
 Trustee:
 ASPEN TITLE AND
 ESCROW, INC.
 Successor Trustee:
 NANCY K, CARY
 Beneficiary:
 UMPQUA BANK,
 successor by merger
 to Security Bank
- 2: DESCRIPTION OF PROPERTY: The real property is described as follows:
- Lot 6, Block 6 of Tract 1140, LYNN-WOOD FIRST AD-DITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
- 3. RECORDING:
 The Trust Deed was
 recorded as follows:
 Date Recorded:
 August 31, 2000
 Volume M00, Page
 32128
 Official Records of
 Kiamath County,
 Oregon
- 4. DEFAULT. The Grantor or any offier person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: A partial monthly payment in the amount of \$786.59, due May 1, 2004, plus monthly -

payments in amount of \$983.19 each, due the first of each month, for the months of . June August through plus 2004: late charges and advances; plus any unpaid real property taxes or linens, plus interest.

- 5. AMOUNT DUE. The amount due on the state which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$129,318.88 plus interest at the rate of 7.873% per annum from April 1, 2004; plus late charges of \$540.65; plus advances and foreclosure attempt fees and coats.
- 6. ELECTION
 TO SELL.
 The Trustee hereby elects to sell the property to setlefy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregan.
- E. TIME OF SALE.
 Date: January 13,
 2005
 Time: 11:00 a.m. as
 established by ORS
 187.110
 Place: Front of the
 Klamath County
 Courthouse, 316
 Main Street, Klamath Falls, OR,
- 8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at time prior to five days before the Trustee conducts the the sale, to have this foreclosure dismissed and Trust Deed reinstated by payment to the Beneficiary

entire amount then due, other than such portion of the principal as would not then be due had would no default occurred. by curing any other default that is capa-ble of being cured tendering the performance required under the obligation: ligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

Any questions regarding this matter should be directed to Carol Mart, Legal Assistant, (541) 686-0344 (TS #30057.30070).

DATED: August 31, 2004.
Nancy K. Cary,
Successor Trustee.
Herstner Hunter,
LLP, PO Box 1475,
Eugene, OR 97440.
#7078 November 12,
19, 26, 2004 December 3, 2004

AFTER RECORDING RETURN
Hershner Hunter LLP
Attn: Carol Mart
PO Box 1475
Eugene, OR 97440