

AFTER RECORDING RETURN TO:

Valerie T. Auerbach (DL)
 Farleigh Wada & Witt, P.C.
 121 SW Morrison, Suite 600
 Portland, OR 97204-3192
 Telephone: (503) 228-6044

State of Oregon, County of Klamath
 Recorded 01/06/2005 3:06 p m
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 Linda Smith, County Clerk
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1st 453671
NOTICE OF PENDENCY OF AN ACTION

Pursuant to ORS 93.740, the undersigned states:

1. As plaintiff, Metropolitan Mortgage and Securities Co., Inc., has filed an action in the Circuit Court for Klamath County, State of Oregon, Case No. 05-00036 CV.

2. The defendants are: Sandra G. Scott, State of Oregon Department of Veteran's Affairs, United States of America by and through the Internal Revenue Service, Carter-Jones Collections, LLC., Carter-Jones Collection Services, Inc., and Parties in Possession or Claiming Right of Possession.

3. The object of the action is: Complaint for Foreclosure of Real Property.

4. The description of the real property to be affected/foreclosed:

The N ½ NW ¼ of Section 11, which lies North and East of the High Line Canal of the Malin Irrigation District in Township 41 South, Range 12 East of the Willamette Meridian in the County of Klamath, State of Oregon

DATED this 4 of January, 2005.

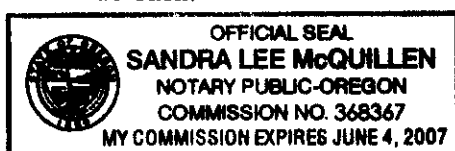
FARLEIGH WADA & WITT, P.C.

By:

Valerie T. Auerbach
 Valerie T. Auerbach, OSB #84158
 Of Attorneys for Plaintiff

STATE OF OREGON)
) ss
 COUNTY OF MULTNOMAH)

The foregoing instrument was acknowledged before me this 4th of January, 2005, by Valerie T. Auerbach.



Sandra Lee McQuillen
 NOTARY PUBLIC in and for Oregon
 My Commission Expires: 6-4-2007