

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
 COUNTY OF LANE)

State of Oregon, County of Klamath
 Recorded 01/24/05 3:09 p m
 Vol M05 Pg 05095-101
 Linda Smith, County Clerk
 Fee \$ 51⁰⁰ # of Pgs 7

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 October 25, 2004:

Shirley L. Compton
 1011 Reddy Avenue
 Medford OR 97504

Carter Jones Collections LLC
 PO Box 145
 Klamath Falls OR 97601-0375

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 October 25, 2004, by NANCY K. CARY.



 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

5100
 MM

PROOF OF SERVICE

05096

STATE OF OREGON)
) ss.
COUNTY OF Klamath)

I swear that I am competent person 18 years of age or older and a resident of the State of Oregon; that I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise, named in the attached Trustee's Notice of Sale; that I served a true copy of the attached Trustee's Notice of Sale on the following persons and that each person served is the identical one named in the trustee's instructions to me.

Personal Service

On October 18, 2004, at 5:13 o'clock, P M., I delivered the attached original Trustee's Notice of Sale to Jennifer Northcutt in person, at 4179 Marian Court Klamath Falls, OR 97603.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

On _____, _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

Substitute Service

On October 18, 2004, at 5:13 o'clock, P M., I served the attached Trustee's Notice of Sale on Corrine Northcutt by delivering a original copy to Jennifer Northcutt, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at 4179 Marian CT Klamath Falls, OR 97603.

On _____, _____, at _____ o'clock, _____ M., I served the attached Trustee's Notice of Sale on _____ by delivering a original copy to _____, a person over the age of 14 years residing in said party's dwelling house or usual place of abode at _____.

Office Service

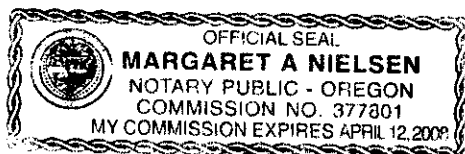
On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

On _____, _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

October 18, 2004

Signed and sworn to before me on

Jenny Johnson
October 19th, 2004, by _____



Margaret A. Nielsen
Notary Public for Oregon
My Commission Expires: _____

AFTER RECORDING RETURN TO:

Hershner Hunter LLP
Attn: Carol Mart
PO Box 1475

5-11-04 10:10

NOTICE OF SUBSTITUTE SERVICE

TO:

Corrine Northcutt
4179 Marian Court
Klamath Falls OR 97603

You are hereby notified that you were served with a Trustee's Notice of Sale, a true copy of which is attached hereto, by delivery of an original copy of the Notice of Sale at your dwelling house or usual place of abode indicated above, as follows:

Date and Time of Service: October 18, 2004, 5:13 p.m.

Person to Whom the Notice
Was Delivered: Jennifer Northcutt

/s/ Nancy K. Cary
NANCY K. CARY,
Successor Trustee

AFFIDAVIT OF MAILING

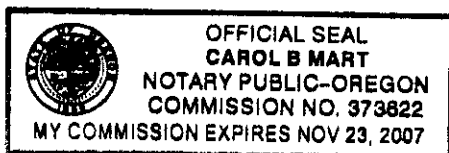
STATE OF OREGON)
) ss.
COUNTY OF LANE)

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

I mailed an original Notice of Substitute Service, a true copy of which appears above, together with a true copy of the Notice of Sale referred to therein, by placing them in a sealed envelope, addressed as shown above and mailed by certified mail, return receipt requested, with postage prepaid in the United States Mail at Eugene, Oregon, on October 25, 2004.

NANCY K. CARY

Signed and sworn to before me on October 25, 2004, by NANCY K. CARY.



Carol B. Mart
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

NOTICE OF SUBSTITUTE SERVICE

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:	SHIRLEY L. COMPTON
Trustee:	WILLIAM L. SISEMORE
Successor Trustee:	NANCY K. CARY
Beneficiary:	STERLING SAVINGS BANK, successor to Klamath First Federal Savings and Loan Association
2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached Exhibit A.
3. RECORDING. The Trust Deed was recorded as follows:
Date Recorded: April 2, 1998
Volume M-98, Page 10820
Official Records of Klamath County, Oregon
4. 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: Monthly payments in the amount of \$620.57 each, due the first of each month, for the months of July 2004 through October 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 \$60,832.80 plus interest at the rate of 7.125% per annum from June 1, 2004; plus late charges of \$66.30 ; plus advances and foreclosure attorney fees and costs.
6. 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: February 24, 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
8. 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 enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

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

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

DATED: October 12, 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.

05100

EXHIBIT "A"

Lot 9, Block 1, Tract No. 1031, SHADOW HILLS SUBDIVISION - 1,
in the County of Klamath, State of Oregon. SAVING AND
EXCEPTING the following described parcel:

Beginning at the Southeast corner of said Lot 9; thence North
08 degrees 54' 14" East, along the East line of said Lot 9,
94.13 feet to the Northwest corner of Lot 14 of said Block 1;
thence North 73 degrees 56' 00" West 6.50 feet; thence South 30
degrees 20' 13" West 33.03 feet; thence South 19 degrees 49'
00" West 34.50 feet; thence South 08 degrees 16' 08" West 31.55
feet to a point on the South line of said Lot 9; thence along
the arc of a curve to the right (radius point bears South 03
degrees 14' 02" West 250.00 feet and central angle equals 05
degrees 40' 12") 24.74 feet to the point of beginning, with
bearings based on said "Tract No. 1031 Shadow Hills -1",

CODE 63 MAP 3809-35CB TL 1300

Hershner Hunter LLP

Attn: Carol Mart

PO Box 1475

Eugene, OR 97440

Affidavit of Publication**05101****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 # 7134

Notice of Sale/Shirley L. Compton

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:

December 16, 23, 30, 2004, January 6, '05

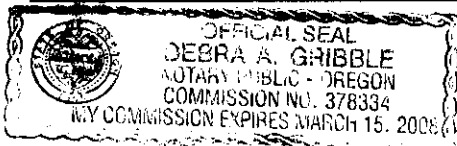
Total Cost: \$700.00

Subscribed and sworn

before me on: January 6, 2005

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 ORS 86.745, the following information is provided:

1. PARTIES: Grantor: Shirley L. Compton; Trustee: William L. Sismore; Successor Trustee: Nancy K. Cary; Beneficiary: Sterling Savings Bank, successor to Klamath First Federal Savings and Loan Association.

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

EXHIBIT "A"

Lot 9, Block 1, Tract No. 1031, SHADOW HILLS SUBDIVISION - 1, in the County of Klamath, State of Oregon. SAVING AND EXCEPTING the following described parcel:

Beginning at the Southeast corner of said Lot 9; thence North 08 degrees 54' 14" East, along East line of said Lot 9, 94.13 feet to the Northwest corner of Lot 14 of said Block 1; thence North 73 degrees 56' 00" West 6.50 feet; thence South 30 degrees 20' 13" West 33.03 feet; thence South 19 degrees 49' 00" West 34.50 feet; thence South 08 degrees 16' 08" West 31.55 feet to a point on the South line of said Lot 9; thence along the arc of a curve to the

right (radius point bears South 03 degrees 14' 02" West 250.00 feet and central angle equals 05 degrees 40' 12") 24.74 feet to the point of beginning, with bearings based on said "Tract No. 1031 Shadow Hills 1",

CODE 63 MAP 3809-35CB TL 1300.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: April 2, 1998; Volume M98, Page 10820; Official Records of Klamath County, Oregon.

4. 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: Monthly payments in the amount of \$620.57 each, due the first of each month, for the months of July 2004 through October 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 \$60,892.80 plus interest at the rate of 7.125% per annum from June 1, 2004; plus late charges of \$66.30; plus advances and foreclosure attorney fees and costs.

6. 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: February 24, 2005; Time: 11:00 AM as established by ORS 187.110; Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

8. 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 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) 686-8511. (TS #21669.30045).

Dated: October 12, 2004. Nancy K. Cary, Successor Trustee. Hershner Hunter, LLP, PO Box 1475, Eugene, OR 97440. #7134 December 16, 23, 30, 2004, January 6, 2005.