

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
COUNTY OF LANE)

State of Oregon, County of Klamath
Recorded 02/22/2005 10:58a m
Vol M05 Pg 11387-92
Linda Smith, County Clerk
Fee \$ 46.00 # of Pgs 6

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 November 1, 2004:

Jeanette E. Cooper
c/o Linda Devery
11737 SE Market Drive
Clackamas OR 97015

Oregon Department of Revenue
Property Tax Division, Deferrral Unit
PO Box 14380
Salem OR 97309-5076

Carter Jones Collections, L.L.C.
PO Box 145
Klamath Falls OR 97601

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.

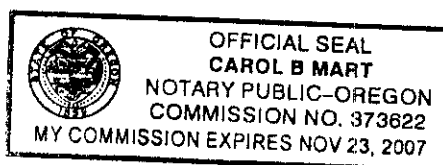
Nancy K. Cary

Signed and sworn to before me on November 1, 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



AFFIDAVIT OF MAILING

460
Ann

PROOF OF SERVICE

11388

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 22, 2004, at 4:15 o'clock, P M., I delivered the attached original Trustee's Notice of Sale to Tom Perry in person, at 2100 Hope Street Klamath Falls, OR 97601.
On October 22, 2004, at 4:15 o'clock, P M., I delivered the attached original Trustee's Notice of Sale to Greg Wan in person, at 2100 Hope Street Klamath Falls, OR 97601.
On _____, at _____ o'clock, _____ M., I delivered the attached original Trustee's Notice of Sale to _____ in person, at _____.

Substitute Service

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 _____.
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 _____.

FOR RECORDING RETURN TO:

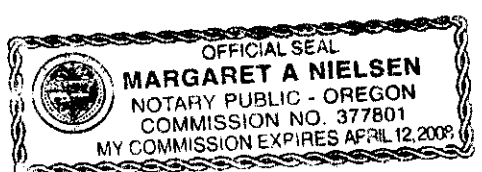
Hershner Hunter LLP
Attn: Carol Mart
PO Box 1475
Eugene, OR 97440

Robert W Bolenbaugh
Robert W Bolenbaugh

OCTOBER 22, 2004

Signed and sworn to before me on October 27th 2004, by Robert W. Bolenbaugh
Margaret A. Nielsen

Notary Public for Oregon
My Commission Expires: _____



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:	JEANNETTE E. COOPER
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: September 28, 1994
Volume M94, Page 30491
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 \$371.09 each, due the 5th of each month, for the months of July 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 \$24,724.53 plus interest at the rate of 8.375% per annum from June 5, 2004; plus late charges of \$35.85; 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: March 3, 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 19, 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.

That part of the SE1/4 of NW1/4 of Section 2, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning on the South boundary line of the SE1/4 NW1/4 at a point 330 feet East of the Southwest corner of said SE1/4 of NW1/4; thence North and parallel with the East line of said SE1/4 of NW1/4 920 feet to the true point of beginning for this description; thence from said point of beginning East and parallel with the North line of said SE1/4 NW1/4, 165 feet; thence South and parallel with the West line of SE1/4 of NW1/4, 80 feet; thence West and parallel with the North line of said SE1/4 of NW1/4, 165 feet; thence North and parallel with the West line of said SE1/4 of NW1/4, 80 feet to the point of beginning.

EXCEPTING THEREFROM, that portion along the East line of said premises lying within the boundaries of Hope Street and irrigation ditch.

Tax Account No: 3909-002BD-06400-000

Key No: 517747

EXHIBIT A

Affidavit of Publication

11392

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 # 7147

Notice of Sale/Jeanette E. Cooper

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 27, 2004, January 3, 10, 17, '05

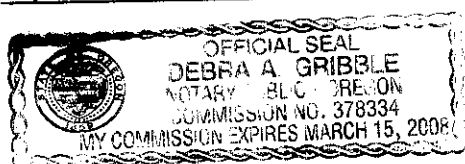
Total Cost: \$728.00

Subscribed and sworn

before me on: January 17, 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: Jeannette E. Cooper; 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: As described on the attached Exhibit A.

That part of the SE 1/4 of NW 1/4 of Section 2, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning on the South boundary line of the SE 1/4 NW 1/4 at a point 330 feet East of the Southwest corner of said SE 1/4 of NW 1/4; thence North and parallel with the East line of said SE 1/4 of NW 1/4 920 feet to the true point of beginning for this description; thence from said point of beginning East and parallel with the North line of said SE 1/4 NW 1/4, 165 feet; thence South and parallel with the West line of SE 1/4 of NW 1/4, 80 feet;

thence West and parallel with the North line of said SE 1/4 of NW 1/4, 165 feet; thence North and parallel with the West line of said SE 1/4 of NW 1/4, 80 feet to the point of beginning.

EXCEPTING THEREFROM, that portion along the East line of said premises lying within the boundaries of Hope Street and Irrigation ditch.

Tax Account No: 3909-002BD-06400-000
Key No: 517747.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: September 28, 1994; Volume M94, Page 30491; 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 \$371.09 each, due the 5th of each month, for the months of July 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 \$24,724.53 plus interest at the rate of 8.375% per annum from June 5, 2004; plus late charges of \$35.85; 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: March 3, 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 #2164930057).

Dated: October 19, 2004. Nancy K. Cary, Successor Trustee. Hershner Hunter, LLP, PO Box 1475, Eugene, OR 97440. #7147 December 27, 2004, January 3, 10, 17, 2005.

AFTER RECORDING RETURN TO:

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