

AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON)
) ss.
 COUNTY OF LANE)

State of Oregon, County of Klamath
 Recorded 03/04/2005 11.03a m
 Vol M05 Pg 14654-59
 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 October 13, 2004:

Jennifer Martin
 5943 Harpold Road
 Bonanza OR 97623

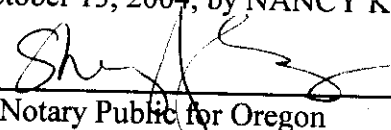
Jennifer Martin
 P.O. Box 173
 Bonanza OR 97623

Estate of Nonie B. Jendzejewski
 c/o Gary Hedlund
 Attorney at Law
 303 Pine Street
 Klamath Falls, OR 97601

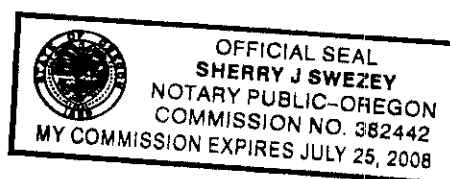
3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and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

Nancy K. Cary

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


 Notary Public for Oregon
 My Commission Expires: July 25, 2008

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



AFFIDAVIT OF MAILING

4600 am

PROOF OF SERVICE

14655

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 November 10, 2004, at 6:21 o'clock, p M., I delivered the attached original Trustee's Notice of Sale to Michael Schooler in person, at 5943 Harpold Rd Bonanza, OR 97623.

On November 10, 2004, at 6:21 o'clock, p M., I delivered the attached original Trustee's Notice of Sale to Jennifer Martin in person, at 5943 Harpold Rd Bonanza, OR 97623.

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 _____.

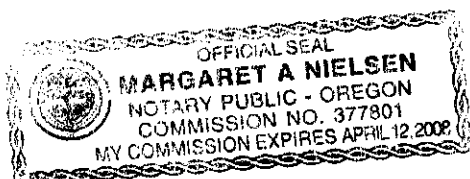
On _____, at _____ o'clock _____ M., I left an original copy of the Trustee's Notice of Sale with _____, the person apparently in charge of the business office maintained by _____ at _____.

Signed and sworn to before me on

Dana Inman
Dana Inman

November 10, 2004

November 15, 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

Eugene, OR 97440

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: NONIE B. JENDRZEJEWSKI and JENNIFER MARTIN
 Trustee: ASPEN TITLE AND ESCROW, INC.
 Successor Trustee: NANCY K. CARY
 Beneficiary: UMPQUA BANK
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 30, 2002
 Volume M02, Page 25650
 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 \$532.86 each, due the First of each month, for the months of June through September 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 \$73,312.21 plus interest at the rate of 6.75% per annum from May 2004; plus late charges of \$72.96; 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 10, 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.

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

AFTER RECORDING RETURN TO:

Hershner Hunter LLP

Attn: Carol Mart

PO Box 1475

Eugene, OR 97440

DATED: October 5, 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.

A tract of land situated in the E1/2 of the NW1/4 of Section 29, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon more particularly described as follows:

Beginning at a point on the West line of the said E1/2 of the NW1/4 said point being South 89° 58' 36" East 1,319.48 feet and North 00° 17' 46" East 594.09 feet from the West 1/4 corner of said Section 29; thence North 00° 17' 46" East along the West line of the said E1/2 of the NW1/4 993.05 feet; thence South 89° 42' 14" East 60.00 feet; thence South 35 ° 21' 30" East 486.98 feet; thence South 54° 16' 48" East 220.90 feet; thence South 48° 26' 22" West 703.35 feet to the point of beginning.

Affidavit of Publication

14659

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 # 7227

Notice of Sale/Jendrzejewski

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:

February 6, 13, 20, 27, 2005

Total Cost: No Cost

Subscribed and sworn

before me on: February 27, 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: NONIE B. JENDRZEJEWSKI and JENNIFER MARTIN; Trustee: ASPEN TITLE AND ESCROW, INC.; Successor Trustee: NANCY K. CARY; Beneficiary: UMPQUA BANK.

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

EXHIBIT "A"

A tract of land situated in the E 1/2 of the NW 1/4 of Section 29, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon more particularly described as follows:

Beginning at a point on the West line of the said E 1/2 of the NW 1/4 said point being South 89 degree 58' 36" East, 1,319.48 feet and North 00 degree 17' 46" East 594.09 feet from the West 1/4 corner of said Section 29; thence North 00 degree 17' 46" East along the West line of the said E 1/2 of the NW 1/4 993.05 feet; thence South 89 degree 42' 14" East 60.00 feet; thence South 35 degree 21' 30" East 486.98 feet; thence South 54 degree 16' 48" East 220.90 feet;

thence South 48 degree 26' 22" West 703.35 feet to the point of beginning.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: April 30, 2002, Volume M02, Page 25650, 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 \$532.86 each, due the First of each month, for the months of June through September 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 Trust Deed referred to herein is: Principal balance in the amount of \$73,312.21 plus interest at the rate of 6.75% per annum from May 2004; plus late charges of \$72.96; 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 was recorded in the Official Records of Klamath County, Oregon.

7. TIME OF SALE. Original Date:

February 10, 2005;

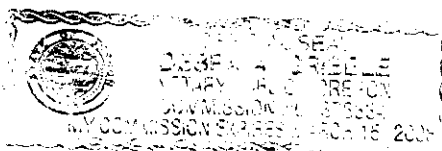
Postponed to:
March 24, 2005

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) 686-0344 (TS #30057.30082).

Dated: October 5, 2004. Nancy K. Cary, Successor Trustee. Hershner Hunter, LLP, PO Box 1475, Eugene, OR 97440. #7227 February 6, 13, 20, 27, 2005.



AFTER RECORDING RETURN TO:

Hershner Hunter LLP

Attn: Carol Mart

PO Box 1475

Eugene, OR 97440