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MTL - 68478

Vol M05 Page 57179

State of Oregon, County of Klamath
Recorded 07/25/05 3:05 P_m
Vol M05 Pg 57179-89
Linda Smith, County Clerk
Fee \$ 71.00 # of Pgs 11

AFTER RECORDING RETURN TO:

Anderson & Monson, P.C.
Park Plaza West - Suite 460
10700 SW Beaverton-Hillsdale Hwy.
Beaverton, Oregon 97005

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) ss.
County of Washington)

I, Miles D. Monson, being first duly sworn, depose and say:

I am a resident of the State of Oregon, a competent person over the age of eighteen years and not the Beneficiary, or Beneficiary's successor in interest, named in the attached Trustee's Notice of Sale.

I mailed a true copy of the attached Trustee's Notice of Sale by both first class and certified mail with return receipt requested, to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME	ADDRESS
Michael J. Bevens	235 N. Alameda Avenue Klamath Falls, Oregon 97601-2302
Michael J. Bevens	9050 Montoya St. #2 Sacramento, California 95826

Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Beaverton, Oregon, on March 23, 2005. Each of the notices was mailed after the Notice of Default and Election to Sell was recorded.

The above-named include (a) the Grantor in the Trust Deed, (b) any successor in interest to the Grantor whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice, (c) any person including the Department of Revenue or any other state agency, having a lien or interest subsequent to the Trust Deed if the lien or interest appears of record or the Beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

71.00 M

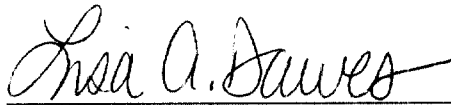
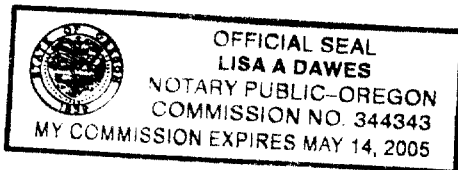
As used herein, the singular includes the plural, Trustee includes Successor Trustee, and person includes corporation and any other legal or commercial entity.



Miles D. Monson

STATE OF OREGON)
) ss.
County of Washington)

SUBSCRIBED AND SWORN TO before me this 23rd day of March, 2005, by Miles D. Monson, Successor Trustee.



NOTARY PUBLIC FOR OREGON

338-59/Revens

57181

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
County of Klamath) ss.

I, Robert Bolenbaugh, being first duly sworn, depose and say:


That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 25th day of March 2005, after personal inspection, I found the following described real property to be unoccupied:

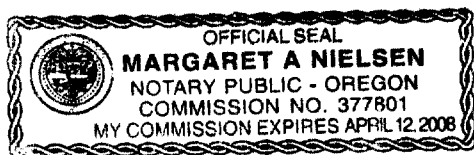
See Attached

Commonly known as: 235 N. Alameda Avenue Unit A
Klamath Falls, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.


Robert Bolenbaugh 298720

SUBSCRIBED AND SWORN to before me this 29 day of March 2005, by Robert Bolenbaugh.



Margaret C. Nielsen
Notary Public for Oregon

All that portion of Lot 15, Block 42, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point which is on the Northeasterly line of the Alameda South 54 degrees 52' East 48.7 feet from the extreme Southeasterly corner of Lot 14, Block 42, Hot Springs Addition to the City of Klamath Falls, Oregon; thence Southeasterly along the Northeasterly line of the Alameda on the arc of a 3 degree 55' curve 48.7 feet; thence Northeasterly perpendicular to the said Northeasterly line of the Alameda and to the tangent to the said curve at this point 150.4 feet; thence Northwesterly along the Southwesterly line of the alley through Block 42 of said Hot Springs Addition 43.4 feet; thence Southwesterly along the Southeasterly line of that property deeded to H. A. Cole et ux., on June 18, 1926, 150.4 feet to the point of beginning.

CODE 1 MAP 3809-28CD TL 6200

338-59/Bevens

57183

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
County of Klamath) ss.

I, Robert Bolenbaugh, being first duly sworn, depose and say:


That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 25th day of March 2005, after personal inspection, I found the following described real property to be unoccupied:

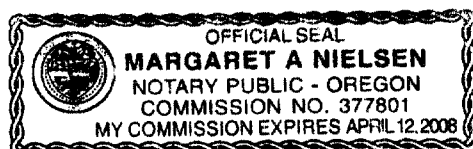
See Attached

Commonly known as: 235 N. Alameda Avenue Unit B
Klamath Falls, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.


Robert Bolenbaugh 298720

SUBSCRIBED AND SWORN to before me this 29th day of March 2005, by Robert Bolenbaugh.



Margaret M. Nelson
Notary Public for Oregon

All that portion of Lot 15, Block 42, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point which is on the Northeasterly line of the Alameda South 54 degrees 52' East 48.7 feet from the extreme Southeasterly corner of Lot 14, Block 42, Hot Springs Addition to the City of Klamath Falls, Oregon; thence Southeasterly along the Northeasterly line of the Alameda on the arc of a 3 degree 55' curve 48.7 feet; thence Northeasterly perpendicular to the said Northeasterly line of the Alameda and to the tangent to the said curve at this point 150.4 feet; thence Northwesterly along the Southwesterly line of the alley through Block 42 of said Hot Springs Addition 43.4 feet; thence Southwesterly along the Southeasterly line of that property deeded to H. A. Cole et ux., on June 18, 1926, 150.4 feet to the point of beginning.

CODE 1 MAP 3809-28CD TL 6200

TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):

Grantor:	Michael J. Bevens
Trustee:	Lucy E. Kivel, Esq.
Beneficiary:	TMS Mortgage, Inc., dba The Money Store
Date:	March 23, 2000
Recording Date:	March 28, 2000
Recording Reference:	Vol. M00, Page 9997
County of Recording:	Klamath County

MorEquity, Inc., is the successor Beneficiary pursuant to an Assignment of Deed of Trust recorded in the Klamath County Records on May 19, 2003 in Vol. M03, Page 33470 ("Beneficiary").

The Trust Deed covers the following described real property in the County of Klamath and State of Oregon, ("the Property"):

See Exhibit "A" attached hereto

The default for which foreclosure is permitted is the Grantor's failure to pay when due the following sums:

Monthly installments of \$644.65 beginning March 15, 2004 and continuing through the installment due February 15, 2005 and late charges of \$378.84.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows:

\$72,882.20 together with interest of \$6,657.82 through February 2, 2005, plus interest on the principal sum of \$72,882.20 at the rate of 9.45 percent per annum from February 3, 2005 until paid, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

NOTICE

The Trustee will on **August 3, 2005, at the hour of One O'clock, 1:00 P.M., at the Klamath County Courthouse, 316 Main Street, Front Steps, in the City of Klamath Falls, County of Klamath and State of Oregon, sell at public auction** to the highest bidder for cash the interest in the Property which the Grantor had or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest which the Grantor acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

57186

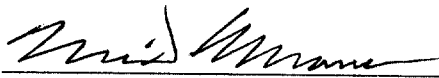
Any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by doing all of the following:

1. Paying the Beneficiary the entire amount then due (other than such portion as would not then be due had no default occurred);
2. Curing any other default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and
3. Paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

We are a debt collector attempting to collect a debt and any information we obtain will be used to collect the debt.

DATED: March 23, 2005.



Miles D. Monson
Successor Trustee
10700 SW Beaverton-Hillsdale Hwy. #460
Beaverton, Oregon 97005
(503) 646-9230

STATE OF OREGON)
) ss.
County of Washington)

I, Miles D. Monson, certify that I am the Successor Trustee and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Successor Trustee

EXHIBIT "A"

57187

All that portion of Lot 15, Block 42, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point which is on the Northeasterly line of the Alameda South 54 degrees 52' East 48.7 feet from the extreme Southeasterly corner of Lot 14, Block 42, Hot Springs Addition to the City of Klamath Falls, Oregon; thence Southeasterly along the Northeasterly line of the Alameda on the arc of a 3 degree 55' curve 48.7 feet; thence Northeasterly perpendicular to the said Northeasterly line of the Alameda and to the tangent to the said curve at this point 150.4 feet; thence Northwesterly along the Southwesterly line of the alley through Block 42 of said Hot Springs Addition 43.4 feet; thence Southwesterly along the Southeasterly line of that property deeded to H. A. Cole et ux., on June 18, 1926, 150.4 feet to the point of beginning.

CODE 1 MAP 3809-28CD TL 6200

Affidavit of Publication

57188

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 # 7560

Notice of Sale/Michael J. Bevens

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

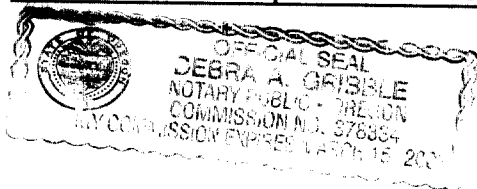
Insertion(s) in the following issues:
June 10, 17, 24, July 1, 2005

Total Cost: \$882.00

Jeanine P. Day
Subscribed and sworn
before me on: July 1, 2005

Debra A. Grizzle
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):
Grantor: Michael J. Bevens; Trustee: Lucy E. Kivel, Esq.; Beneficiary: TMS Mortgage, Inc., dba The Money Store; Date: March 23, 2000; Recording Date: March 28, 2000; Recording Reference: Vol. M00, Page 9997; County of Recording: Klamath County.

MoreEquity, Inc., is the successor Beneficiary pursuant to an Assignment of Deed of Trust recorded in the Klamath County Records on May 19, 2003 in Vol. M03, Page 33470 ("Beneficiary").

The Trust Deed covers the following described real property in the County of Klamath and State of Oregon, ("the Property"):

EXHIBIT "A"

All that portion of Lot 15, Block 42, Hot Springs Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point which is on the Northeastly line of the Alameda South 54 degrees 52' East 48.7 feet from the extreme Southeastly corner of Lot 14, Block 42, Hot Springs Addition to the City of Klamath Falls, Oregon; thence Southeastly along the Northeastly line of the Alameda on the arc of a 3 degree 55' curve 48.7 feet; thence Northeastly perpendicular to the

said Northeastly line of the Alameda and to the tangent to the said curve at this point 150.4 feet; thence Northwestly along the Southeastly line of the alley through Block 42 of said Hot Springs Addition 43.4 feet; thence Southwestly along the Southeastly line of that property deeded to H. A. Cole et ux., on June 18, 1926, 150.4 feet to the point of beginning.

CODE 1 MAP 3809-28CD TL 6200.

The default for which foreclosure is permitted is the Grantor's failure to pay when due the following sums: Monthly installments of \$644.65 beginning March 15, 2004 and continuing through the installment due February 15, 2005 and late charges of \$378.84.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows: \$72,882.20 together with interest of \$6,657.82 through February 2, 2005, plus interest on the principal sum of \$72,882.20 at the rate of 9.45 percent per annum from February 3, 2005 until paid, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

NOTICE

The Trustee will on August 3, 2005, at the hour of One O'clock, 1:00 P.M., at the Klamath County Courthouse, 316 Main Street,

Front Steps, in the City of Klamath Falls, County of Klamath and State of Oregon, sell at public auction to the highest bidder for cash the interest in the Property which the Grantor had or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest which the Grantor acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

Any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by doing all of the following:

1. Paying the Beneficiary the entire amount then due (other than such portion as would not then be due had no default occurred);
2. Curing any other default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and
3. Paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the

Neuter, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

We are a debt collector attempting to collect a debt and any information we obtain will be used to collect the debt.

Dated: March 23, 2005. Miles D. Monson, Successor Trustee. 10700 SW Beaverton-Hillsdale Hwy. #460, Beaverton, Oregon 97005. (503) 644-9230.

State of Oregon, County of Washington)ss.

I, Miles D. Monson, certify that I am the Successor Trustee and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale. Miles D. Monson, Successor Trustee. #7560 June 10, 17, 24, July 1, 2005.