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MTC - 68730

State of Oregon, County of Klamath  
Recorded 07/28/05 3:21 pm  
Vol M05 Pg 58663-100  
Linda Smith, County Clerk  
Fee \$ 30.00 # of Pgs 4

**AFFIDAVIT OF MAILING**

STATE OF OREGON            )  
  ) §  
COUNTY OF JACKSON        )

I, JOAN CHRISTOPHER, of DAVIS, HEARN, SALADOFF & SMITH, P.C. of Ashland, Oregon, hereby certify that I mailed a copy of the Trustee's Notice of Sale which is attached hereto unto the following persons or entities pursuant to the provisions of ORS 86.740(1). The Notice was sent by Certified and First Class Mail on March 28, April 6, and April 14, 2005, in letters addressed to:

Ford Motor Credit Company  
1 American Road  
Legal Office-MD 7440  
Dearborn MI 48126

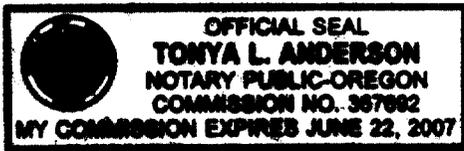
State of Oregon  
Employment Department  
875 Union Street NE  
Salem OR 97311-0040

Doreen Sue Stone  
3419 Granite Street  
Klamath Falls OR 97601-5460

Doreen Sue Stone  
2654 Patterson Street  
Klamath Falls OR 97603

*Joan Christopher*  
\_\_\_\_\_  
JOAN CHRISTOPHER

SUBSCRIBED AND SWORN to before me this 26<sup>th</sup> day of July, 2005.



*Tonya L. Anderson*  
\_\_\_\_\_  
Notary Public for Oregon  
My Commission Expires: 6/22/07

*3:00 AM*

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Doreen Sue Stone, as grantor, to AmeriTitle, as trustee, to secure certain obligations in favor of Vernon Ludwig and Ofelia Ludwig, or the survivor, as beneficiary, dated September 28, 1998, and recorded in Volume M98, Page 36039, of the Official Records of Klamath County, Oregon, on September 30, 1998, covering the following described real property, to wit:

The N ½ of Lot 18 in Block 6 of ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the following sums owing on said obligations, which sums are now past due, owing and delinquent:

Monthly installments of \$200.00 per month, beginning with the installment due October 25, 2004, and monthly installments in the same amount due the 25th day of each month thereafter.

By reason of said default, and grantor's failure to pay real property taxes for fiscal years 2001-02 through 2004-05, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit:

\$20,000.00, together with interest thereon at the rate of 12% per annum from September 25, 2004, until paid, plus trustee's fees, a late fee of \$10 for any payment not received within 15 days of its due date, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

A notice of default and election to sell and to foreclose was duly recorded and assigned No. M05, Page 18036 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded March 18, 2005.

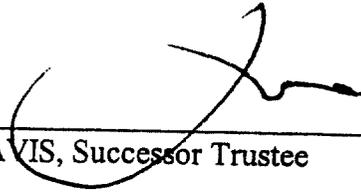
WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 16<sup>th</sup> day of August, 2005, at the hour of 10<sup>h</sup>30 o'clock a.m., Pacific Daylight Time as established by Section 187.110, Oregon Revised Statutes, at the offices of AmeriTitle, 300 Klamath Avenue, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, together with any interest which the grantor or successors in interest

58665

acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

DATED this 27<sup>th</sup> day of March, 2005.

DAVIS, HEARN, SALADOFF & SMITH  
A Professional Corporation

  
\_\_\_\_\_  
JACK DAVIS, Successor Trustee

# Affidavit of Publication

58666

## 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 # 7605

Notice of Sale/Doreen Sue Stone

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 23, 30, July 7, 14, 2005

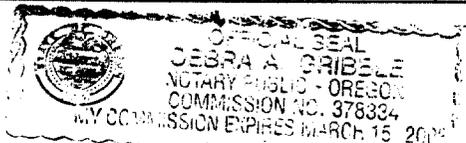
Total Cost: \$646.80

Subscribed and sworn

before me on: July 14, 2005

Notary Public of Oregon

My commission expires March 15, 2008



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Reference is made to that certain trust deed made, executed and delivered by Doreen Sue Stone, as grantor, to AmeriTitle, as trustee, to secure certain obligations in favor of Vernon Ludwig and Ofelia Ludwig, or the survivor, as beneficiary, dated September 28, 1998, and recorded in Volume M98, Page 36039, of the Official Records of Klamath County, Oregon, on September 30, 1998, covering the following described real property, to wit:

The N 1/2 of Lot 18 in Block 6 of ALTA-MONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the following sums owing on said obligations, which sums are now past due, owing and delinquent:

Monthly installments of \$200.00 per month, beginning with the installment due October 25, 2004, and monthly installments in the same amount due the 25th day of each month thereafter.

By reason of said default, and grantor's failure to pay real property taxes

for fiscal years 2001-02 through 2004-05, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit:

\$20,000.00, together with interest thereon at the rate of 12% per annum from September 25, 2004, until paid, plus trustee's fees, a late fee of \$10 for any payment not received within 15 days of its due date, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

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WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 16th day of August, 2005, at the hour of 10:30 o'clock a.m., Pacific Daylight Time as established by Section 187.110, Oregon Revised Statutes, at the offices of AmeriTitle, 300 Klamath Avenue, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, together with any interest

which the grantor or successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

Dated this 27th day of March, 2005. Davis, Hearn, Saladoff & Smith, A Professional Corporation. Jack Davis, Successor Trustee. #7605 June 23, 30, July 7, 14, 2005.