M05-66631

Klamath County, Oregon 10/14/2005 03:01:05 PM Pages 9 Fee: \$61.00

RETURN TO: Brandsness, Brandsness, Rudd & Bunch, P.C. 411 Pine Street Klamath Falls, OR 97601

ATE-61612

AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR, SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE

STATE OF OREGON)
) ss:
County of Klamath)

I, William P. Brandsness, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof 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:

Ricky R. Hunt 12183 Kann Springs Lane Keno, OR 97627

Linda J. Hunt 12183 Kann Springs Lane Keno, OR 97627

Ricky R. Hunt P. O. Box 595 Keno, OR 97627

Linda J. Hunt P. O. box 595 Keno, OR 97627

Associates Financial Services Company of Oregon, Inc. c/o The Prentice-Hall Corporation System, Inc., Registered Agent 285 Liberty Street, NE Salem, OR 97301

Associates Financial Services Company of Oregon, Inc. c/o Corporate Tax Department P. O. Box 660237 Dallas, TX 75266-0237

Associates Financial Services Company of Oregon, Inc. 250 Carpenter Freeway Irving, TX 75062 PRA III LLC, aka
Portfolio Recovery Associates, Inc.
Attn: Judith S. Scott, Registered Agent
120 Corporate Boulevard, Suite 100
Norfolk, VA 23502

PRA III LLC c/o Derrick E. McGavic Attorney at Law P. O. Box 10163 Eugene, OR 97440

Michael R. Long Klamath County Tax Collector 305 Main Street Klamath Falls, OR 97601

Rhonda LaBrech 5296 Massart Klamath Falls, OR 97601

Rhonda LaBrech c/o Michael L. Spencer, Esq. 419 Main Street Klamath Falls, OR 97601

Carter-Jones Collections, LLC, nka Carter-Jones Collection Service, Inc., Attn: Kent Pederson, Registered Agent 1143 Pine Street Klamath Falls, OR 97601

Said persons 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) and any person, including the Department of Revenue or an 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.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee Andrew C. Brandsness; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on June 24, 2005. With respect to each



person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes

corporation and any other legal or commercial entity.

William P. Brandsness

STATE OF OREGON

ss.

County of Klamath

Personally appeared before me this day of June, 2005, William P. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL
NANCY L. MANN
NOTARY PUBLIC-OREGON
COMMISSION NO. 373177
MY COMMISSION EXPIRES MSVEMBER 1, 2007

Notary Public for Oregon My Commission expires:

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Ricky R. Hunt and Linda J. Hunt, Grantor; Aspen Title & Escrow, Inc., Trustee; and Terry A. Niemeyer and Debbie L. Niemeyer, or the survivor, Beneficiary, recorded in Official/Microfilm Records, Volume M99, Page 7778, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 12183 Kann Springs Lane, Klamath Falls, Oregon ("Property"):

Lot 2, Block 6, FIRST ADDITION TO KENO WHISPERING PINES, according to the official plat thereof on file in the office of the Clerk of Klamath County. EXCEPTING THEREFROM that portion conveyed by Deed recorded in Book M-75 at page 12805, Microfilm Records of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make payment when due of the entire principal and interest amount on February 26, 2004.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The principal amount of \$12,975 plus delinquent interest in the amount of \$6,365.05, plus interest at the rate of 8% per annum from June 13, 2005, until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on November 3, 2005, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that 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 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

drew C. Brandsness, Successor Trustee
1 Pine Street
amath Falls, OR 97601
*

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

T	
Andrew C. Brandsness, Successor T.	rustee

Return to: Brandsness, Brandsness, Rudd & Bunch, P.C. 411 Pine Street Klamath Falls, Oregon 97601

SUPPLEMENTAL AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF OREGON)
) ss:
County of Klamath)

I, William P. Brandsness, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof 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:

CitiFinancial, Inc. 209, LLC, Successor in interest to Associates Financial Services Company of Oregon, Inc. c/o The Corporation Trust Company Corporation Trust Center 1209 Orange Street Wilmington, DE 19801

CitiFinancial, Inc.
Successor in interest to Associates Financial
Services Company of Oregon, Inc.
300 St. Paul Place
Baltimore, MD 21202

CitiFinancial, Inc.
Successor in interest to Associates Financial
Services Company of Oregon, Inc.
P. O. Box 17170
Baltimore, MD 21203

CitiFinancial, Inc.
Successor in interest to Associates Financial
Services Company of Oregon, Inc.
c/o C T Corporation System
388 State Street, Suite 420
Salem, OR 97301

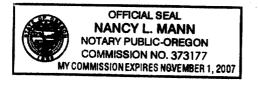
Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee, Andrew C. Brandsness; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on July 5, 2005. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

William P. Brandsness

STATE OF OREGON) ss.
County of Klamath)

Personally appeared before me this ____ day of July, 2005, William P. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:



Notary Public for Oregon
My Commission expires: //-/- 5

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Ricky R. Hunt and Linda J. Hunt, Grantor; Aspen Title & Escrow, Inc., Trustee; and Terry A. Niemeyer and Debbie L. Niemeyer, or the survivor, Beneficiary, recorded in Official/Microfilm Records, Volume M99, Page 7778, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 12183 Kann Springs Lane, Klamath Falls, Oregon ("Property"):

Lot 2, Block 6, FIRST ADDITION TO KENO WHISPERING PINES, according to the official plat thereof on file in the office of the Clerk of Klamath County. EXCEPTING THEREFROM that portion conveyed by Deed recorded in Book M-75 at page 12805, Microfilm Records of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following surns:

Failed to make payment when due of the entire principal and interest amount on February 26, 2004.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The principal amount of \$12,975 plus delinquent interest in the amount of \$6,365.05, plus interest at the rate of 8% per annum from June 13, 2005, until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on November 3, 2005, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that 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 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: June, 2005.	•	0356
		Andrew C. Brandsness, Successor Trustee
		411 Pine Street
		Klamath Falls, OR 97601
STATE OF OREGON)	
) ss.	
County of Klamath)	

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

Andrew C. Brandsness, Successor Trustee

RETURN TO:
Brandsness, Brandsness, Rudd
& Bunch, P.C.
411 Pine Street
Klamath Falls, OR 97601

TRUSTEE'S AFFIDAVIT OF SERVICE ON OCCUPANT

STATE OF OREGON)	
)	SS
County of Klamath)	

I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

I am the trustee in that certain trust deed executed and delivered by Ricky R. Hunt and Linda J. Hunt as grantor to Aspen Title & Escrow, Inc. as trustee in which Terry A. Niemeyer and Debbie L. Niemeyer, or the survivor is beneficiary, recorded on March 4, 1999 in the mortgage records of Klamath, Oregon, in book/volume No. M99 at page 7778, covering the following described real property situated in said county:

Lot 2, Block 6, FIRST ADDITION TO KENO WHISPERING PINES, according to the official plat thereof on file in the office of the Clerk of Klamath County. EXCEPTING THEREFROM that portion conveyed by Deed recorded in Book M-75 at page 12805, Microfilm Records of Klamath County, Oregon.

I hereby certify that on June 29, 2005 the occupants of the above-described real property were served with a true copy of the attached Notice of Default and Election to Sell and of Sale. I further certify that pursuant to ORCP 7D(2)(b) true copies of the Notice of Default and Election to Sell and of Sale were mailed to the occupants with a statement of the date, time, and place at which substituted service was made. A copy of the return of service is attached hereto.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deep first mentioned above.

Andrew C. Brandsness

Personally appeared before me this 29 day of June, 2005, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL
NANCY L. MANN
NOTARY PUBLIC-OREGON
COMMISSION NO. 373177
MY COMMISSION EXPIRES NOVEMBER 1, 2007

Notary Public for Oregon My Commission expires:

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Ricky R. Hunt and Linda J. Hunt, Grantor; Aspen Title & Escrow, Inc., Trustee; and Terry A. Niemeyer and Debbie L. Niemeyer, or the survivor, Beneficiary, recorded in Official/Microfilm Records, Volume M99, Page 7778, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 12183 Kann Springs Lane, Klamath Falls, Oregon ("Property"):

Lot 2, Block 6, FIRST ADDITION TO KENO WHISPERING PINES, according to the official plat thereof on file in the office of the Clerk of Klamath County. EXCEPTING THEREFROM that portion conveyed by Deed recorded in Book M-75 at page 12805, Microfilm Records of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make payment when due of the entire principal and interest amount on February 26, 2004.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The principal amount of \$12,975 plus delinquent interest in the amount of \$6,365.05, plus interest at the rate of 8% per annum from June 13, 2005, until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on November 3, 2005, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness, Rudd & Bunch, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that 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 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: June 2005		OER L	
		Andrew C. Brandsness, Successor Trustee	
		411 Pine Street	
		Klamath Falls, OR 97601	
STATE OF OREGON)		
) ss.		
County of Klamath)		

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

Andrew C. Brandsness, Successor Trustee

RETURN OF SERVICE

STATE OF OREGON) Court Case No.
County of Klamath) Case No.
I hereby certify that I received on 6/14/06 the within:
() Summons & Complaint () Summons & Petition () Summons () Notice
() Order of Appearance () Waiver of Fees () Petition () Motion () Show Cause Order () Affidavit () Complaint () Order
() Writ of Garnishment () Restraining Order () Citation () Subpoena
4. Notice of Default and Election to sell and of Sale
for service on the within named: RICHY +CINA HUNT at 12/83 Kan Springsc
() SERVED
SUBSTITUTE SERVICE - By leaving a true copy with Rickey Hunt - Mr. + Mrs.
a person over the age of fourteen years, who resides at the place of abode of the within named, at said abode: 10/15 LONN Springs (1)
() OFFICE SERVICE - By leaving a true copy with
the person in charge of the office maintained for the conduct of business by
() By leaving a true copy with of said corporation. () OTHER METHOD
() NOT FOUND. After due and diligent search and inquiry. I hereby return
that I have been unable to find the within named:
within Klamath County
All search and service was made within Klamath County, State of Oregon
DATE AND TIME OF SERVICE OR NOT FOUND: 6/29/05 10:100.M. SERVICE FEES FOR THIS SERVICE ARE: 25 JO. 00 plus 15 miles
SERVICE FEES FOR THIS SERVICE ARE - 25 50.00 plus 25 miles
36 Marte for a total amount due of \$.39.00
By WILL BOSTIONS

Affidavit of Publication

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 # 7731
Notice of Sale/Ricky R & Linda J Hunt
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: August 19, 26, September 2, 9, 2005

September 9, 2005

Notary Public of Oregon

80bščribed and swort

before me on:

My commission expires March 15, 2008



WE ARE
ATTEMPTING TO
COLLEGY A DEBT
ANY
INFORMATION
OBTAINED WILL
SE USED FOR
THAT PURPOSE,

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Ricky R. Hunt and Links J. Hunt, assetter; Aspen Title & Escrow, Inc., Traffee; and Terry A. Miemeyer and Debute L. Miemeyer, and Debute L. Miemeyer, Beneficiary, recorded in Official/Micrafilm Records, Volume MP9, Page 7778, Klameth County, Oregon, covering the following-described real property in Klameth County, Oregon, commonly known as 218 Kenn Springs Line, Klameth Fallis, Oregon ("Property"):

Lot 2, Block 6, FIRST ADDITION TO CEND WHIS-PERING PINES, according to the critical plat hereof on file in the office of the Clerk of Kiamath County, EXCEPTING THEREFROM that portion conveyed by Deed secorded in Book M-75 at page 12805, Microfilm Records of Kiamath County, Oregon,

The defaults for which foreclosure is made is grantor's fallure to pay when due the following sums:

Falled to make payment when due of the entire principal and interest amount on February 26, 2004.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed Immediately due and payable, said sums being the following, to-vit:

The principal amount of \$12,975 plus delinquent interest in the amount of \$5,365.05, plus interest at the rate of 8% per annum from June 13, 2005, until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is alventhat the undersoned trustee will, on November 3, 2005, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time standard of time standard of time standards. Brandsness, Brandsness, Brandsness, Brandsness, Brandsness, Brandsness, Rudd a bunch. RC. 411 has street, Klamath Falls Oregon, sell a public auction to the shest bidder for cash the interest in the above-described Property, which the grander to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grandar or granfor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured, and the cost said expenses of sele, including a reasonable charge by the truste. No satisfy the obligations thereby secured and the cost said expenses of sele, including a reasonable charge by the truste. No satisfy the obligations thereby secured and the cost said expenses of sele, including a reasonable charge by the truste. No satisfy the obligations thereby secured and the cost said expenses of sele, including a reasonable charge by the truste. No satisfy the right, at any time prior to five days before the date

to have this foreclosure proceeding dismissed and the Trust Deed reinstatmissed ed 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 nd default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses ectually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the provided amounts by said ORS 86.753.

last set for the sale.

In construing this notice, the singular includes the plurat, the word "granfor" includes each and every granfor, any successor in interest to the granfor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: June 22, 2005

/s/ Andrew C.
Brandsness,
Successor Trustee
417 Pine Street
Klamath Falls, OR
97401
STATE OF
OREGON)

County of Klamath

i, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

/s/ Andrew C. Brandsness, Successor Trustee. #7731 August 19, 26, September 2, 9, 2005.