

EC

NO PART OF ANY STEVENS-NESS FORM MAY BE RE

**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S
NOTICE OF SALE UPON OCCUPANT PURSUANT
TO ORS 86.750 (1) AND PROOF OF SERVICE
(120-Day Notice)**

RE: Trust Deed from

Cristina M. Stricker and
Jason S. Rhoads

To

Grantor

William M. Ganong

Trustee

After recording, return to (Name, Address, Zip):

William M. Ganong
Attorney at Law
514 Walnut Avenue
Klamath Falls OR 97601

M06-05708

Klamath County, Oregon

03/28/2006 10:03:54 AM

Pages 5 Fee: \$46.00

SPA

REC

NAME

TITLE

By _____, Deputy.

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON,

County of Klamath

} ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee or attorney for the Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP
7 D(2) and 7 D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed are as follows:

Name of person to be served
(If unknown, so state)

Property Address

unknown

2335 Garden Avenue
Klamath Falls OR 97601

unknown

2335 Garden Avenue
Klamath Falls OR 97601

unknown

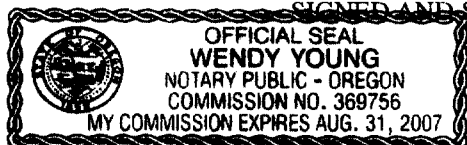
2335 Garden Avenue
Klamath Falls OR 97601

This property consists of three units, all of which have the same address it appears.

If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

Service should be made by December 6, 2005, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

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



SIGNED AND SWORN TO before me on

William M. Ganong
(ATTORNEY FOR) TRUSTEE

March 23, 2006

Wendy Young
Notary Public for Oregon

My commission expires

8.31.2007

TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. A. Grantor: Cristina M. Stricker and Jason S. Rhoads
B. Trustee: William M. Ganong
C. Beneficiary: Horst Wurzburg
2. The legal description of the property covered by the subject Trust Deed is:

Lot 374 in Block 122 of MILLS ADDITION to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Klamath County Assessor's Account No.
3809-033AD-08900 and Property ID No. 481375

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M05 Page: 1083 Date Recorded: January 5, 2005

3. The default for which the foreclosure is made is the Grantors' failure to pay \$500 of the monthly installment that was due and payable on January 1, 2005 or any of the installment payments in the sum of \$1,500 each due since February 1, 2005, and Grantor's failure to pay the real property taxes and assessments levied against the property before they became delinquent.

4. The principal and interest owing on the obligation secured by the subject Trust Deed as of November 15, 2005 is \$89,000, plus interest at the statutory rate of 9.0% from the date each payment was due until paid. Also owing on the obligation are real property taxes for 2005-2006 in the sum of \$561.63, plus interest and penalties, if any.

5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

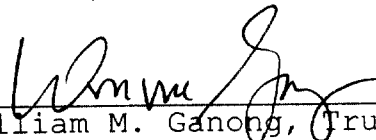
6. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 4th day of April, 2006 at the

front entrance to the office of William M. Ganong at 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantors, the Grantors' successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated this 15 day of November, 2005.



William M. Ganong, Trustee

**NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U. S. C. § 1692**

This is an attempt to collect a debt and any information obtained will be used for that purpose.

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

PROOF OF SERVICE

STATE OF OREGON, County of Klamath) ss.

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state of Oregon wherein the services hereinafter set forth were made, and that I am not the beneficiary or trustee named in the original Trustee's Notice of Sale attached hereto, nor a successor to either, nor an officer, director, or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals named below by delivering true copies of the Notice of Sale, certified to be such by William M. Ganong, attorney for the Successor Trustee, as follows:

Occupants of 2335 Garden Avenue, Klamath Falls, Oregon, which real property is actually three separate units at 2335 Garden Avenue, Klamath Falls, Oregon.

1. Front house, which appeared to be the original main house:
Occupant Jackie Reyes was personally served on December 6, 2005 at 12:15 p.m.
2. Small house (duplex?) at the rear of the property:
Occupant Daren Stevens was personally served on December 6, 2005 at 12:20 p.m.
3. Back side of the small house (duplex?) at the rear of the property on the alley:
Occupant Paul Whitcom was personally served on December 6, 2005 at 12:25 p.m.

I had to walk over mounds of snow and ice, open and shut two gates and knock on many doors before finding the correct front doors for the back two units. Each unit appeared to have multiple entrances/exits. The way the building was constructed, it was hard to determine which door went to which unit.

Dated this 23 day of March, 2006.

Wendy Young
Process Server

Signed and sworn to before me on March 23, 2006 by Wendy Young.



Vicki Swindler
Notary Public for Oregon
My Commission Expires: 10-8-09