

EL

**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
Lisa M. Love

To Grantor

William M. Ganong, Successor
Trustee

Trustee

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

William M. Ganong
514 Walnut Avenue
Klamath Falls OR 97601

SPACE RESERVED
FOR
RECORDER'S USE

M06-07075

Klamath County, Oregon

04/12/2006 09:35:02 AM

Pages 5 Fee: \$41.00

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)

Lisa M. Love

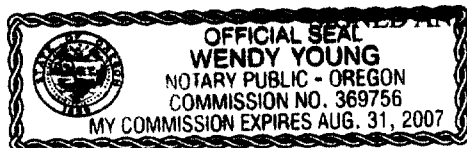
Property Address

410 E Day School Road
Chiloquin OR 97624

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 22, 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.



SWORN TO before me on

December 13, 2005

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: Lisa M. Love
 B. Trustee: William M. Ganong
 C. Beneficiary: WMGPS Trust, as to an undivided $\frac{1}{2}$ interest,
 and BMRMG LLC 401 K Plan as to an undivided $\frac{1}{2}$ interest.
2. The legal description of the property covered by the subject Trust Deed is:

A parcel of land lying in the N $\frac{1}{2}$ N $\frac{1}{2}$ NW $\frac{1}{4}$ of Section 34, Township 35 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at an iron rod marking the Southwest corner of said N $\frac{1}{2}$ N $\frac{1}{2}$ NW $\frac{1}{4}$ and running; thence East on the South line of said tract 660 feet, thence North parallel to the west line of said Section 34, 330 feet; thence West parallel to the South line of said N $\frac{1}{2}$ N $\frac{1}{2}$ NW $\frac{1}{4}$ 660 feet to the West line of said Section 34; thence South along said West line 330 feet to the point of beginning.

APN: 251051 3507-03400-00400

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

Book: M04 Page: 54898 Date Recorded: August 20, 2004

3. The default for which the foreclosure is made is the Grantor's failure to pay the principal balance of \$34,750 and interest thereon at the rate of 6.5 percent per annum which were due and payable in full on August 13, 2005; plus a 5% late fee on said principal balance; plus real property taxes and assessments levied against the property for the tax years 2004-2005 and 2005-2006 before they became delinquent.

4. The principal and interest owing on the obligation secured by the subject Trust Deed as of August 13, 2005 is \$37,008.75, plus a 5% late fee on the principal sum of \$34,750 of \$1,850.19, plus interest on the principal sum of \$34,750 at the rate of 6.5% per annum from August 14, 2005 until paid. Also owing on the

obligation are real property taxes for 2004-2005 in the sum of \$383.59, plus interest and penalties, if any, and for 2005-2006 in the sum of \$397.93, plus interest and penalties, if any.

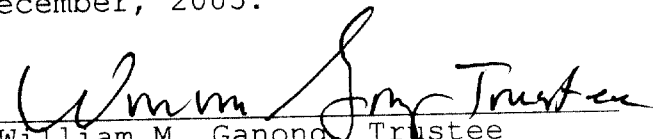
5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

6. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 21st 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 Grantor, the Grantor's 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 13th day of December, 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.

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

Affidavit of Publication

M06-07076

Klamath County, Oregon

04/12/2006 09:36:18 AM

Pages 1 Fee: \$21.00

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 # 8114

Notice of Sale/Lisa M. Love

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 17, 24, March 3, 10, 2006

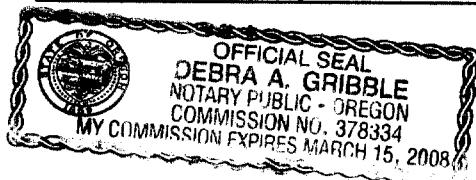
Total Cost: \$705.60

Subscribed and sworn

before me on: March 10, 2006

Notary Public of Oregon

My commission expires March 15, 2008



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The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are: Book: M04, Page: 54898, Date Recorded: August 20, 2004.

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Dated this 13th day of December, 2005.

William M. Ganong,
Trustee
#8114 February 17, 24, March 3, 10, 2006.