

After recording return to:
William M. Ganong
Attorney at Law
514 Walnut Avenue
Klamath Falls, OR 97601

M06-14755
Klamath County, Oregon
07/21/2006 02:59:46 PM
Pages 4 Fee: \$36.00

**AFFIDAVIT OF MAILING
TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON, County of Klamath, ss:

I, William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say and certify that:

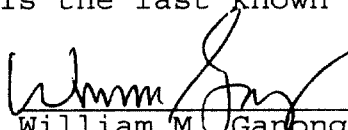
I am the Trustee or Successor Trustee for the Trust Deed more particularly described in the Notice of Default and Election to Sell and Trustee's Notice of Sale recorded in Volume M06 at page 04611 of the records of the Clerk of Klamath County, Oregon.

On March 24, 2006, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes each containing a Trustee's Notice of Sale executed by me and containing the information shown on the Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, to the following named party at the following address:

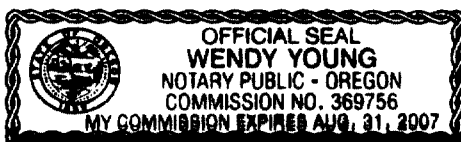
Cheryl A. Lazerman
5905 Bly Mountain Cutoff Road
Bonanza OR 97623

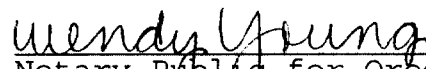
Said persons include: (a) the grantor in the trust deed; (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice; (c) any person or agency having a lien or interest subsequent to the Trust Deed, which lien or interest appears of record or which the beneficiary has actual notice; and (d) any person requesting notice as provided in ORS 86.785.

The address shown above is the last known address of said party.


William M. Ganong, OSB No. 78213
Successor Trustee

* This instrument was acknowledged before me on the 17th day of July, 2006 by William M. Ganong as Successor Trustee.




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: Cheryl A. Lazerman.
B. Trustee: William M. Ganong
C. Beneficiary: Brian L. Curtis and Dolores Curtis
2. The legal description of the property covered by the subject Trust Deed is:

Lot 4, Block 47, KLAMATH FALLS FOREST ESTATES
HIGHWAY 66 UNIT, PLAT NO. 2, according to the
official plat thereof on file in the office of the
Clerk of Klamath County, Oregon.

Klamath County Assessor's Account Nos.
3811-015BO-03800 and Property ID No. 469004 and
3811-015BO-03700 and Property ID No. 468997

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

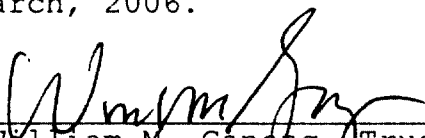
Book: M05 Page: 66842 Date Recorded: October 18, 2005

3. The default for which the foreclosure is made is the Grantor's failure to pay any of the monthly installments of \$525.67 due and payable since January 18, 2006, and Grantor's failure to keep the property insured.
4. The principal and interest owing on the obligation secured by the subject Trust Deed as of January 18, 2006 is \$43,980.74, plus interest at the Note rate of 12.0% from December 16, 2005, and monthly late fees of \$26.28 for each month a payment is 15 days late, until paid in full. Also owing is the sum of \$400.64 for the insurance premium paid for by the beneficiaries.
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 28th day of July, 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.

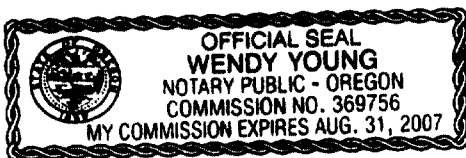
In construing this instrument, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

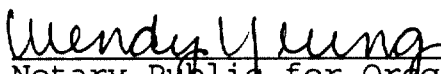
Dated this 17 day of March, 2006.


William M. Ganong, Trustee

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on March 17, 2006 by William M. Ganong as Trustee.




Notary Public for Oregon
My commission expires: 8.31.2007

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.