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NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



**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

Cheryl A. Lazerman

5905 Bly Mountain Cutoff Road

Bonanza OR 97623

To

Grantor

William M. Ganong, Atty at Law

514 Walnut Avenue

Klamath Falls OR 97601

Trustee

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

William M. Ganong

514 Walnut Avenue

Klamath Falls OR 97601

**M06-14756**

Klamath County, Oregon

07/21/2006 03:00:15 PM

Pages 6 Fee: \$46.00

SP

RE

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

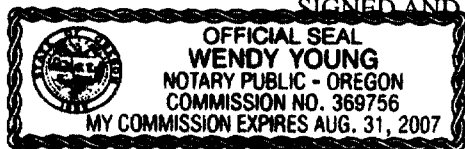
CHERYL A. LAZERMAN

5905 Bly Mountain Cutoff Road  
Bonanza OR 97623

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 March 29, 2006, 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

(ATTORNEY FOR) TRUSTEE

March 17, 2006

by William M. Ganong

Wendy Young

Notary Public for Oregon

My commission expires

8.31.2007

PUBLISHER'S NOTE: An original Notice of Sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

ARRITOLA INVESTIGATIONS

STATE OF OREGON

)

Court Case No. \_\_\_\_\_

) ss.

County of Klamath

)

Case No. \_\_\_\_\_

I hereby certify that I received on \_\_\_\_\_ the within:

_____ Summons & Complaint	_____ Summons & Petition	_____ Summons	_____ Notice
_____ Order of Appearance	_____ Waiver of Fees	_____ Petition	_____ Order
_____ Show Cause Order	_____ Affidavit	_____ Complaint	_____ Motion
_____ Writ of Garnishment	_____ Restraining Order	_____ Citation	_____ Subpoena
_____ Small Claim	_____ Certificate of Residency		

X Trustees Notice of Sale

for service on the within named: Cheryl A. Lazerman

\_\_\_\_\_ SERVED \_\_\_\_\_

\_\_\_\_\_ personally and in person.

X SUBSTITUTE SERVICE – by leaving a true copy with Joe Wilkerson, a person over the age of fourteen years, who resides at the place of abode of the within named, at said abode: 5905 Bly Mountain Cut-off Rd.

\_\_\_\_\_ 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, Oregon.

All search and service was made within Klamath County, State of Oregon.

DATE AND TIME OF SERVICE OR NOT FOUND: 3-22-06 5:38 PM

SERVICE FEES FOR THIS SERVICE ARE: \$ 30.00 plus 80 miles  
@ \$. 40 per mile for a total amount due of \$ 62.00.

ARRITOLA INVESTIGATIONS

By: \_\_\_\_\_

Cale Arritola

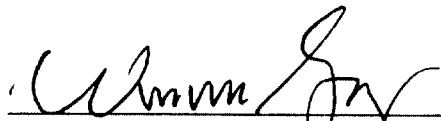
NOTICE OF SUBSTITUTED SERVICE

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

You are hereby notified that you have been served with a Trustee's Notice of Sale (hereafter called documents), a true copy of which is attached hereto and enclosed herewith.

Service was made by delivering a true copy of the documents to your dwelling house or usual place of abode, to-wit: 5905 Bly Mountain Cutoff Road, Bonanza, Oregon 97623, by leaving a true copy with Joe Wilkerson, who is over the age of 14 years and a member of the household, on March 22, 2006 at 5:38 p.m.

Dated this 24<sup>th</sup> day of March, 2006.



William M. Ganong OSB No. 78213

Successor Trustee

514 Walnut Avenue

Klamath Falls OR 97601

Telephone: 541/882-7228

Fax: 541/883-1923

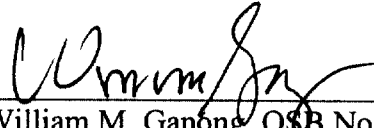
E-Mail: [wganong@aol.com](mailto:wganong@aol.com)

STATE OF OREGON, County of Klamath) ss.

I, William M. Ganong, being first duly sworn, depose, say and certify that:

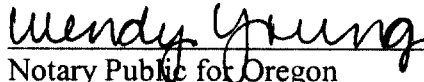
I mailed an original Notice of Substituted Service, an exact and complete copy of which appears above, together with a true copy of the document referred to therein, which document was certified to be an exact and complete copy of the original thereof by William M. Ganong, Successor Trustee, to the person and to the address first above appearing.

The Notice set forth above, and a true copy of the document were placed in a sealed envelope with first class postage thereon fully prepaid, and deposited in the United States Post Office at Klamath Falls, Oregon on March 24, 2006, addressed as aforesaid.

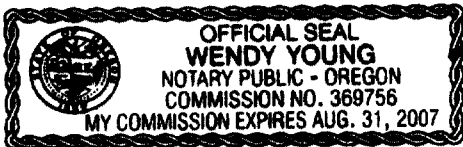


William M. Ganong, OSB No. 78213  
Successor Trustee  
514 Walnut Avenue  
Klamath Falls OR 97601  
541/882-7228

This instrument was acknowledged before me on March 24, 2006 by William M. Ganong.



Notary Public for Oregon  
My Commission Expires: 8.31.2007



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

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**NOTICE OF DEFAULT AND ELECTION TO SELL**

Pursuant to ORS 86.705-795, the undersigned Trustee and the Beneficiary have elected to foreclose the following described Trust Deed in the manner provided by said statute.

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.