

2006-016143

Klamath County, Oregon



00000902200600161430060067

08/11/2006 08:53:52 AM

Fee: \$46.00

AFTER RECORDING, RETURN TO:

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

AFFIDAVIT OF SERVICE
OF TRUSTEE'S NOTICE OF SALE

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 wherein the service hereinafter set forth was 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, employee of, 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 individual named below by delivering true copies of the Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, as follows:

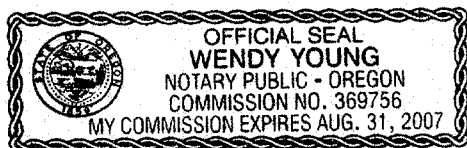
SUBSTITUTED SERVICE

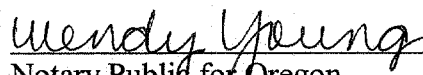
Upon Jacqueline Coffing by delivering such true copy at her dwelling house, to-wit: 514 Mitchell Street, Klamath Falls, Oregon 97601, to her daughter, Jacqueline Coffing, who is a person 14 years of age or older and a member of the household of the person served on April 19, 2006 at 12:05 p.m.

Dated this 19th day of April, 2006.


Cale Arritola

SIGNED AND SWORN to before me this 19th day of April, 2006 by Cale Arritola.




Wendy Young
Notary Public for Oregon
My Commission Expires: 8.31.2007

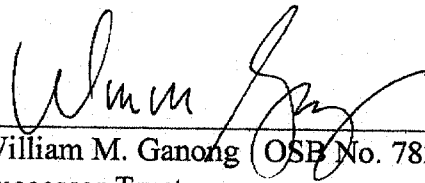
NOTICE OF SUBSTITUTED SERVICE

To: Jacqueline Coffing
514 Mitchell Street
Klamath Falls OR 97601

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: 514 Mitchell Street, Klamath Falls, Oregon 97601. Contact with Jacqueline Coffing, who is over the age of 14 years and a member of the household, was made on April 19, 2006 at 12:05 p.m.

Dated this 25th day of April, 2006.

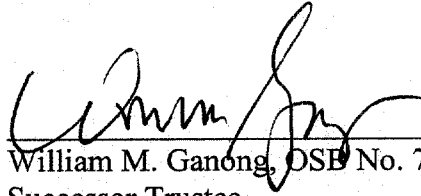


William M. Ganong (OSB No. 78213)
Successor Trustee
514 Walnut Avenue
Klamath Falls OR 97601
Telephone: 541/882-7228
Fax: 541/883-1923
E-Mail: wganong@aol.com

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

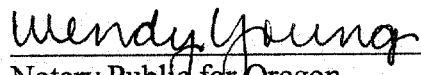
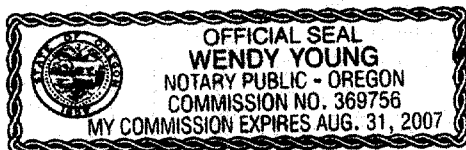
I mailed an original Notice of Substituted Service, an exact and complete copy of which appears above, together with a true copy of the document referred to therein, which document was certified to be an exact and complete copy of the original thereof by William M. Ganong, Successor Trustee, to the person 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 April 25, 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 April 25, 2006 by William M. Ganong.



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: Lloyd Coffing and Jacqueline Coffing
 B. Trustee: William M. Ganong
 C. Beneficiary: Deborah Bonderow, Successor Trustee of the
 Bonderow Family Trust dated October 14, 1991
2. The legal description of the property covered by the subject Trust Deed is:

A portion of Lot 355, Block 123, MILLS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, said parcel being more particularly described as follows:

Beginning at the Southeast corner of the intersection of Home Avenue with Division Street; thence Easterly along the South line of Home Avenue a distance of 200 feet; thence Southerly at right angles to Home Avenue to the North line of the alley running through said Block 123; thence Easterly along the North line of said alley a distance of 115 feet, which said point is the Southeast corner of that certain parcel of land described in deed to Hubert C. Lane, et ux, recorded April 10, 1962 in Volume 336, page 512, Deed Records of Klamath County, Oregon, and which said point is the true point of beginning of the property herein conveyed; thence Easterly along the North line of said alley to the West line of Mitchell Street; thence Northerly along the West line of Mitchell Street to the South line of the right of way of the main canal of the U.S.R.S.; thence Northwesterly along the said Southerly line of said canal right of way to a point which is perpendicular to the point of beginning and which said point is the Northeasterly corner of that certain parcel of property described in deed to Hubert C. Lane, et ux, recorded April 10, 1962 in Volume 336, page 512, Deed Records of Klamath County, Oregon; thence Southerly to the point of beginning.

Tax Account No: 3809-033AD-05600-000

Key No: 481437

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

Book: M91 Page: 3592 Date Recorded: February 27, 1991

3. The default for which the foreclosure is made is the Grantor's failure to pay the remaining balance of the Installment Note, both principal and interest, in full on or before February 21, 2006, and 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 March 14, 2006 is \$29,669.88, plus interest at the note rate of 11.0% from March 15, 2006 until paid. The beneficiary paid \$568.56 on November 4, 2004 and \$502.11 on March 15, 2006 to the Klamath County Tax Collector for delinquent real property taxes and interest to prevent foreclosure by Klamath County. The beneficiary is entitled to be reimbursed for said payments and is entitled to interest on said payment amounts at the rate of 9.0 percent per annum from the date of said payments. The amount owed as of March 15, 2006 is \$1,140.21. Additional interest accrues at the rate of 9.0 percent per annum from March 15, 2006 until paid.

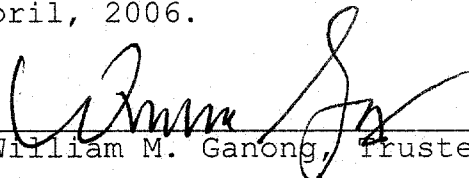
5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

6. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 21st day of August, 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 7 day of April, 2006.



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.