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

2007-005656 Klamath County, Oregon



03/27/2007 11:59:29 AM

Fee: \$41.00

## 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 recorded on November 20, 2006 in Book 2006 at Page 023173 of the records of the Clerk of Klamath County, Oregon.

On November 20, 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 parties at the following addresses:

Carter-Jones Collection Service, Inc. Post Office Box 145 Klamath Falls OR 97601

Shirley M. Rodgers 1505 Madison, Space #9 Klamath Falls OR 97603

Patrick Juhl Post Office Box 5250 Klamath Falls OR 97601

Stan Thomson 17761 Couger Ridge Road Keno OR 97627

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 addresses shown above are the last known addresses of said parties.

Dated this 22 day of March, 2007.

William M. Ganong, Successor Trustee OSB No.

Signed and sworn to before me on the  $22^{nd}$  day of March, 2007 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: Stan Thomson

B. Trustee: William M. Ganong

C. Beneficiary: Kimball Vail

2. The legal description of the property covered by the subject Trust Deed is:

All that portion of Lots 1 and 2, Block 42, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon, as follows:

Beginning at the Northwesterly corner of Lot 1, Block 42 of said Addition at the intersection of the Westerly line of Fifth Street with the Southerly line of Lincoln Street; thence Southwesterly along the Southerly line of Lincoln Street 90 feet; thence Southeasterly and parallel with Fifth Street 55 feet; thence Northeasterly and parallel with Lincoln Street 90 feet to the Westerly line of Fifth Street; thence Northwesterly along the Westerly line of Fifth Street 55 feet to the place of beginning.

Klamath County Assessor's Account No. 3809-032BA-05000-000 and Property ID No. 411334

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

Book: M06 Page: 03962 Date Recorded: March 3, 2006

- 3. The default for which the foreclosure is made is the Grantors' failure to pay \$95,000 that was due and payable on June 1, 2006, and Grantor's failure to pay interest thereon at the note rate of 12% per annum from March 3, 2006, until paid.
- 4. The principal and interest owing on the obligation secured by the subject Trust Deed as of November 15, 2006 is \$103,026.85. Interest continues to accrue at the note rate of 12% per annum from November 16, 2006 until paid.

TRUSTEE'S NOTICE OF SALE

- 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, 2007 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.

William M. Gamong, Trustee

Dated this **20** day of November, 2006.

TRUSTEE'S NOTICE OF SALE

## 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.