



00095572201100006730010019

01/19/2011 08:26:34 AM

Fee: \$37.00

AFTER RECORDING, RETURN TO:

William M. Ganong

Attorney at Law

514 Walnut Avenue

Klamath Falls OR 97601

## Affidavit of Publication

### 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 # 12964

Trustee's Notice of Sale

Dewing

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:

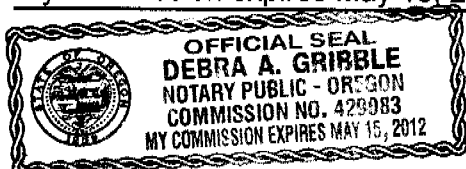
December 14, 21, 28, 2010, January 4, 2011

Total Cost: \$756.27

Subscribed and sworn by Jeanine P Day  
before me on: January 4, 2011

Notary Public of Oregon

My commission expires May 15, 2012



#### TRUSTEE'S NOTICE OF SALE

The Beneficiaries have elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

1. The Trust Deed is described as follows:

A. Names of Grantors: Richard D. Dewing and Carol R. Dewing

B. Name of Trustee: AmeriTitle, an Oregon corporation

C. Name of Successor Trustee: William M. Ganong, Attorney at Law

D. Mailing Address of Successor Trustee: 514 Walnut Avenue, Klamath Falls, OR 97601

E. Names of Beneficiaries: Walter G. Waddell and Wilma R. Waddell, or the survivor thereof.

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

\*Lots 14, 15, and 16 in Block 101, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 4, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. The book and page number of the mortgage records that record the Trust Deed are: Volume M06 at Page 04721 of the Mortgage Records of the County Clerk of Klamath County, Oregon.

4. The defaults for which the foreclosure is made are Grantors' failure to pay the monthly principal and interest installments of \$286.08 each, beginning December 16, 2009, until paid; Grantors' failure to pay real property taxes as

assessed against the real property described above before they became delinquent; and Grantors' failure to provide and continuously maintain insurance on the buildings erected on the real property described above.

5. As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed are:

\*The principal balance of the Promissory Note of \$41,267.86, plus interest thereon at the rate of 7.0% per annum from November 18, 2009 until paid; \$720.07, plus interest thereon at the rate of 9.0% per annum from June 15, 2010 until paid for delinquent real property taxes; \$509 for dwelling insurance purchased by the Beneficiaries, plus interest at the rate of 7.0% per annum from August 1, 2010 until paid; \$272 for the foreclosure guarantee; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiaries as allowed by the Note and Trust Deed.

6. The real property described above will be sold to satisfy the obligations.

7. The Successor Trustee will conduct the sale at 10 a.m. on the 7<sup>th</sup> day of February, 2011 at the front entrance to the office of William M. Ganong, Attorney at Law, at 514 Walnut Avenue, Klamath Falls, Oregon.

8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

Dated this 23<sup>rd</sup> day of September, 2010.

/s/ William M. Ganong, Successor Trustee, Attorney at Law  
514 Walnut Avenue, Klamath Falls, OR 97601, 541-882-7228.  
#12964 December 14, 21, 28, 2010, January 04, 2011.