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### RECORDING COVER SHEET

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON REPRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

After Recording, Return To: Davis Hearn & Bridges 515 East Main Street Ashland, OR 97520

1. Name(s) of the Transaction(s):

Affidavit of Mailing Affidavit of Publication

2. Direct Party (Grantor):

Erik S. B. Toner Theresa C. Toner

- 3. Indirect Party (Grantee):
- 4. True and Actual Consideration Paid:
- 5. Legal Description:

See attached

**2011-003057**Klamath County, Oregon



03/02/2011 03:02:01 PM

Fee: \$62.00

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### AFFIDAVIT OF MAILING

STATE OF OREGON	)	
	)	§
COUNTY OF JACKSON	)	

I, JOAN CHRISTOPHER, of DAVIS, HEARN, SALADOFF & BRIDGES, P.C. of Ashland, Oregon, hereby certify that I mailed a copy of the Trustee's Notice of Sale which is attached hereto unto the following persons or entities pursuant to the provisions of ORS 86.740(1). The Notice was sent by Certified and First Class Mail on October 21, 2010, in letters addressed to:

Erik S. B. Toner and Theresa C. Toner 1425 Michigan Street Fairfield CA 94533

State of Oregon Klamath County Circuit Court 316 Main Street Klamath Falls OR 97601

State of Oregon, Department of Justice 1162 Court Street Salem OR 97301

Carter-Jones Collection Service, Inc. 1143 Pine Street Klamath Falls OR 97601

Southern Oregon Credit Service 841 Stewart Avenue #11 Medford OR 97501

JOAN CHRISTOPHER

SUBSCRIBED AND SWORN to before me this 21 day of 00

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Joan

OFFICIAL SEAL
TONYA L. ANDERSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 415876
MY COMMISSION EXPIRES JUNE 22, 2011

Notary Public for Oregon

My Commission Expires: 612212011

DAVIS, HEARN
SALADOFF & BRIDGES
A Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520
(541) 482-3111 FAX (541) 488-4455
www.davishearn.com

#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by Erik S.B. Toner and Theresa C. Toner, tenants by the entirety, as grantor, to Aspen Title & Escrow, as trustee, to secure certain obligations in favor of Sam B. Davis and Jack H. Adams, Jr., as beneficiary, dated August 10, 2005, and recorded in Volume M-05-61815 of the Official Records of Klamath County, Oregon, on August 12, 2005, covering the following described real property, to wit:

Lot 16, Block 6, KLAMATH FOREST ESTATES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon. This includes a 2005 Karsten mobile home VIN TKCSTOR-1605-26963 situated on the subject property.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the full unpaid balance which became due on August 12, 2010, and it remains unpaid.

By reason of said default, and grantor's failure to pay real property taxes for tax years 2008-2009 and 2009-2010, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit

\$72,438.47, together with interest thereon at the rate of 15% per annum from December 9, 2009 until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

A notice of default and election to sell and to foreclose was duly recorded and assigned No. 2010-012415 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded October 20, 2010.

WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on March 17, 2011, at the hour of 10:00 o'clock a.m., Pacific Time as established by Section 187.110, Oregon Revised Statutes, at the offices of AmeriTitle, 300 Klamath Avenue in Klamath Falls, Oregon 97601, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, together with any interest which the grantor or successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that certain persons referred to in the Oregon Revised Statutes have the right to

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ASHLAND, OREGON 97520
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have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

DATED this 2 day of October, 2010.

DAVIS, HEARN, SALADOFF & BRIDGES A Professional Corporation

JACK DAVIS, Successor Trustee

## 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 # 13031
Trustee's Notice of Sale
Toner
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:
January 18, 25, February 01, 08, 2011
Total Cost: \$781.40
Clanine P Pg
Subscribed and sworn by Jeanine P Day
before me on: February 11, 2011
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#### TRUSTEE'S NOTICE OF SALE

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Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the full unpaid balance which became due on August 12, 2010, and it remains un-

paid

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\$72,438.47, together with interest thereon at the rate of 15%

per annum from December 9, 2009 until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust

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DATED this 21st day of October, 2010. DAVIS, HEARN, SALADOFF & BRIDGES A Professional Corporation JACK DAVIS, Successor Trustee #13031 January 18, 25, February 01, 08, 2011.

My commission expires May 15, 2012



Notary Public of Oregon