

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON

Deschutes County

I, Dennis Fennell, being first duly sworn, depose, certify and say: that at all times mentioned herein I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original Notice of Sale given under the terms of the deed described in the Notice of Sale.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by first class mail and certified mail with return receipt requested to each of the following named persons at their respective last known addresses:

Lisa Chapman

Box 14 Twin Lakes Ranch, Powell Butte, OR 97753

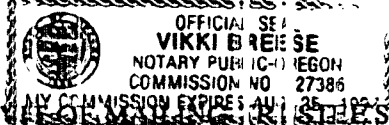
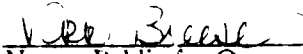
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the beneficiary or trustee has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice pursuant to ORS 86-785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by me; each such copy was contained in a sealed envelope, with postage thereon fully paid, and was deposited by me in the United States Post Office at Bend, Oregon, on October 10, 1994. With respect to each person listed above, one such notice was mailed with postage sufficient for first class delivery to the address indicated, and another such notice was mailed certified with return receipt requested, and postage was prepaid. Each of the notices was mailed after the Notice of Default and Election to Sell described in the Notice of Sale was recorded on October 7, 1994.

Dated February 23, 1995


 Dennis Fennell

Subscribed and sworn to before me on February 23, 1995.



 Notary Public for Oregon
 My Commission Expires: 8-25-97
AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE
 Lisa L. Chapman
 Grantor

 To:
 Bend Title Company,
 Trustee

 After recording return to:
 Dennis Fennell
 Attorney at Law
 15 NW Minnesota #9
 Bend, OR 97701

4281

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Lisa L. Chapman, as grantor, to Band Title Company, as trustee, in favor of Harold Elliot, as beneficiary, dated April 24, 1994, recorded April 15, 1994, in the mortgage records of Klamath County, Oregon, in ~~BOOK~~ XXXXXX (volume No. M94) at page 11238, or ~~see also the instrument of any description of XXXXXXXX (if there is one) covering the following described real property situated in said county and state to-wit:~~

Lots 19 and 20 in Block 3 of Plat No. 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the amount of \$900.00 from June 13, 1994 and continuing on the 13th day of each month thereafter

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit:

Principal balance of \$31,200, plus interest of \$1,202.69 through September 27, 1994, interest accruing at the per diem rate of \$8.98 from September 28, 1994

WHEREFORE, notice hereby is given that the undersigned trustee will on March 9, 1995, at the hour of 1:00 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at Main steps of the Klamath County Courthouse in the City of Klamath Falls, County of Klamath, State of Oregon, 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 by grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations hereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by rendering the performance required under the obligation or trust deed and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED October 10, 1994

Dennis Pennell
Successor Trustee

State of Oregon, County of Deschutes:
I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

SERVE: Lisa L. Chapman

If the foregoing is a copy to be served pursuant to ORS 46.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

NOTICE

FAIR DEBT COLLECTION PRACTICES ACT
15 USCA 1001 ET SEC

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THIS 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 thirty (30) days after receipt of this Notice disputes the validity of the debt, or any portion thereof.
4. If the debtor notifies the trustee in writing within the thirty (30) day period 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 within the thirty (30) day period, the trustee will provide the debtor with the name and address of the original creditor.
6. Written request should be addressed to Dennis Fennell, Attorney at Law, 25 N.W. Minnesota Suite #9, Bend, Oregon 97701.

STATE OF OREGON COUNTY OF CLATSOP ss

Filed for record at request of Dennis Fennell the 27th day
of Feb A.D., 19 95 at 9:38 o'clock A M. and duly recorded in Vol. M95
of Mortgages on Page 4280

FEB 120 00

Bernetha G. Letsch, County Clerk

By Dennis Fennell