

STATE OF OREGON)
) ss
County of Klamath)

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; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, along with a copy of Notice Under the Fair Debt Collection Practices Act, upon WILLIAM DARRELL GREGORY at the following address:
4000 ROUND LAKE ROAD, UNIT 29, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon WILLIAM DARRELL GREGORY, by delivering said true copy, personally and in person, at above address on 20 OCTOBER, 1997 at 3:00 P.m.

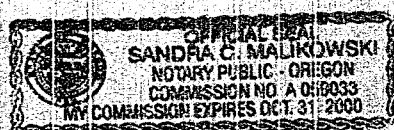
Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 199__ at _____

I declare under the penalty of perjury that the above statement is true and correct.

David Bott

SUBSCRIBED AND SWORN to before me this 20 day of October, 1997

Sandra C Malickowski
Notary Public for Oregon



RETURN TO: Paul S. Cosgrove
Lindsay, Hart, Neill & Weigler, LLP
Suite 3400, 1300 SW Fifth Avenue
Portland, OR 97201-5696

PROOF OF SERVICE

3684

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; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, along with a copy of Notice Under the Fair Debt Collection Practices Act, upon REBECCA MARIE GREGORY at the following address:
4000 ROUND LAKE ROAD, UNIT 29, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon _____, by delivering said true copy, personally and in person, at above address on _____, 199__ at _____ m.

Substitute service upon REBECCA MARIE GREGORY, by delivering said true copy, at his/her usual place of abode as indicated above, to WILLIAM DARRELL GREGORY who is a person over the age of 14 years and a member of the household on 20 OCTOBER, 1997 at 3:08 p.m.

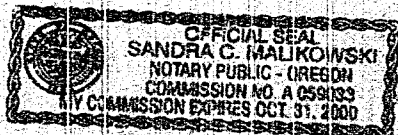
I declare under the penalty of perjury that the above statement is true and correct.

David Rott

David Rott

157862

SUBSCRIBED AND SWORN to before me this 20 day of October, 1997.



Sandra C. Malikowski
Notary Public for Oregon

CERTIFICATE OF MAILING

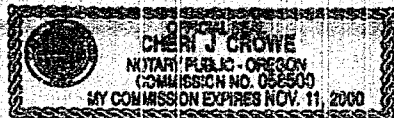
STATE OF OREGON)
) ss.
County of Multnomah)

I, Sophie C. Butler, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On October 20, 1997, I mailed a certified true copy of the Trustee's Notice of Sale, along with the Notice Under the Federal Fair Debt Collection Practices Act, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made upon Rebecca Marie Gregory at 4000 Round Lake Road, Unit 29, Klamath Falls, Oregon 97601 on October 20, 1997 at the hour of 3:08 p.m.

Sophie C. Butler
Sophie C. Butler

157862

SUBSCRIBED AND SWORN TO BEFORE ME this 20th day of October, 1997.



Cheri J. Crowe
NOTARY PUBLIC FOR OREGON

NATIONWIDE PROCESS SERVICE, INC.
222 CENTURY TOWER
1201 S.W. 12TH AVENUE
PORTLAND, OREGON 97205
(503) 241-0636

AFFIDAVIT OF NON-OCCUPANCY

3686

STATE OF OREGON)
) ss.
County of Klamath)

I, DAVID ROTT, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

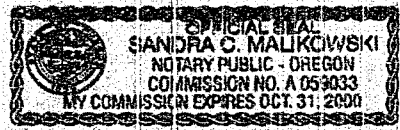
That on the 20th day of October, 1997, after personal inspection, I found the following described real property to be unoccupied:

See Exhibit A

Commonly known as: 4342 Summers Lane
 Klamath Falls, Oregon 97603

David Rott
157860

SUBSCRIBED AND SWORN to before me this 21 day of October, 1997.



Sandra C. Malikowski
Notary Public for Oregon

EXHIBIT "A"
DESCRIPTION OF PROPERTY

A tract of land situated in the SE ¼ SE ¼ of Section 10, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the East line of said Section 10, said point being N 0°21' W (North by recorded legal description) a distance of 633.125 feet from the Southeast corner of said Section 10; thence N. 0°21' W., a distance of 102.0 feet; thence S. 89°52' W. (West by recorded legal description) a distance of 270.2 feet to an iron pin; thence S. 0°21' E. parallel with the East line of said Section 10 a distance of 102.0 feet to an iron pin on the Northwest corner of Lot 26 "Debirk Homes"; thence N. 89°52' E. (East by recorded legal description) along the North line of "Debirk Homes" a distance of 270.2 feet, more or less to the point of beginning. SAVING AND EXCEPTING therefrom that portion lying within the boundaries of Summers Lane.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 5th day
of February A.D., 19 98 at 2:44 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 3683.

FEE \$30.00

By Bernetha G. Letch, County Clerk
Kathleen Ross