

After recording return to:

Nancy L. Peterson, Esq.
Successor Trustee
Foster, Pepper & Shefelman LLP
101 S.W. Main, 15th Floor
Portland, OR 97204-3233

MTC 44689

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON

County of Multnomah

} ss.

I, BRIDGETTE MURPHY, being first duly sworn, depose, and say and certify that:

At all times hereinafter mentioned 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 that certain deed made by JONATHAN L. FELSINGER and BETSY MARIE FELSINGER, and DONALD A. RIDER and EVELYN V. RIDER as grantor, to AMERITITLE, an Oregon corporation as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated April 29, 1997, and recorded July 9, 1997, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 97, Page 21229, and covers the real property described in the attached notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Jonathan L. Felsinger
3926 Crest St.
Klamath Falls, OR 97603-7376

Betsy Marie Felsinger
3926 Crest St
Klamath Falls, OR 97603-7376

Donald A. Rider
3838 Crest St.
Klamath Falls, OR 997603

Evelyn V. Rider
3838 Crest St.
Klamath Falls, OR 97503

40315

Jon B. Hall
 Basin Equipment, Inc.
 7386 S. 6th
 Klamath Falls, OR 97603-7121

Southern Oregon Credit Service, Inc.
 841 Stewart Ave., Ste. 11
 Medford, OR 97501

McMahan's
 6320 S. 6th
 Klamath Falls, OR 97603

Klamath County Tax Collector
 403 Pine Street, Suite 300
 Klamath Falls, OR 97601

Carter-Jones Collection LLC
 1143 Pine Street
 Klamath Falls, OR 97601

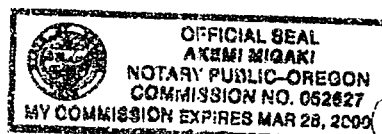
The above persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record of the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Nancy L. Peterson, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Portland, Oregon on July 17, 1998. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of the notice(s) was/were mailed after the notice of default and election to sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Bridgette Murphy
 BRIDGETTE MURPHY

SUBSCRIBED AND SWORN to before me this 17th day of July, 1998.



Akemi Miquaki
 Notary Public for Oregon
 My Commission Expires: 3/28/2000

3671350-01

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by JONATHAN L. FELSINGER and BETSY MARIE FELSINGER, and DONALD A. RIDER and EVELYN V. RIDER, as grantor, to AMERITITLE, an Oregon corporation, as trustee in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated April 29, 1997, recorded July 9, 1997, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 97, Page 21229, covering the following described real property situated in Klamath County, Oregon, to-wit:

The N 1/2 of Lot 13 in Block 1 of SECOND ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The real property is more commonly known as 3926 Crest Street, Klamath Falls, Oregon.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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:

8 monthly payments at \$912.00 each: (December 3, 1997 through July 17, 1998)	
7 late charges of \$45.60 for each month payment not made within 15 days of the due date	\$7,296.00
Property Inspection(s)	\$319.20
Plus unpaid real property taxes; plus any reserve account shortage; less any unapplied funds.	\$45.00

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

\$82,595.66; plus interest thereon at the rate of 12.00% from November 3, 1997 until paid; plus late charges of \$319.20 through July 17, 1998; plus \$45.60 for every month thereafter the regular monthly payment is more than 15 days late; plus \$45.00 for property inspection(s); plus unpaid real property taxes; plus any reserve account shortage; less any unapplied funds; plus all sums expended by beneficiary to protect its interest during the pendency of this proceeding.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 17, 1998, at the hour of 10:30 a.m., in accordance with the standard of time established by ORS 187.110 at the front entrance of the Klamath County Courthouse, 317 S 7th Street, 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 above described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 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

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no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying the above 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 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: July 17, 1998

Nancy Peterson
Nancy L. Peterson, Successor Trustee

STATE OF OREGON)
County of Multnomah) ss.

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

FOSTER PEPPER & SHEFELMAN LLP

Attorney for Successor Trustee

PLEASE CONTACT BRIDGETTE MURPHY, FORECLOSURE TECHNICIAN, AT 503-221-8161 WITH ANY QUESTIONS CONCERNING THIS FORECLOSURE.

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

SERVE: _____

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692

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 thereof.
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: Nancy L. Peterson, Foster Pepper & Shefelman LLP, 101 SW Main, 15th Floor, Portland, OR 97204-3223.

PROOF OF SERVICE

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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 the OCCUPANTS at the following address:

3926 CREST STREET, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon Jonathan L. Jelsinger, by delivering said true copy, personally and in person, at above address on July 20, 1998 at 5:20 p.m.

Personal service upon Betsy Marie Jelsinger, by delivering said true copy, personally and in person, at the above address on July 20, 1998 at 5:20 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 _____ m.

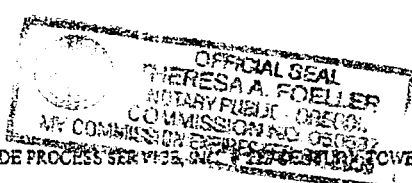
Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 199____ at _____ m.

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

Chris Powell

164243

SUBSCRIBED AND SWORN to before me this 22 day of July, 1998.



Theresa A. Foeller
Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC. 1201 S.W. 12th AVENUE • PORTLAND, OREGON 97205 • (503) 241-0636

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

I, Larry L. Wells, 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 the
LEGAL #1679

LEGAL #1679

TRUSTEE'S NOTICE.....

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for FOUR

(4) insertion(s) in the following issues:

SEPTEMBER 17/24

OCTOBER 1/8, 1998

Total Cost: \$650.00

Subscribed and sworn before me this 8TH
day of OCTOBER 1998

Subscribed and sworn before me this 8TH
day of OCTOBER 1998

Debra A. Dubois

Notary Public of Oregon

My commission expires 3-15 2000

TRUSTEES' NOTICE
OF SALE
Whereas, the certain
trust deed made by
NATHAN L. FELSINGER
and BETSY MARIE
FELSINGER, as grantors,
ALD A. RIDER and
EVELYN V. RIDER, as
grantee, to AMERIT
TLE, an Oregon corpo-
ration, as trustee, in
favor of WASHINGTON
MUTUAL BANK, a
beneficiary, dated April
29, 1997, recorded July
9, 1997, in the mortgage
records of Klamath
County, Oregon, in All-
county Volume 97,
Page 21229, covering
the following described
real property situated
in Klamath County, Or-
egon, to-wit:

The N 1/2 of Lot
13 in Block 1 of SEC-
OND ADDITION TO
ALTAMONT ACRES,
according to the official
plat thereof on file in
the office of the County
Clerk of Klamath County,
Oregon.

The real property
is more commonly
known as 3926 Crest
Street, Klamath Falls,
Oregon.

Both the benefici-
ary and the trustee
have elected to sell the
real property to satisfy
the obligations secured
by the trust deed and
notice of default has
been recorded pursuant
to Oregon Revised Sta-
tutes §5-735(1), the de-
fault for which the fore-
closure is made is gran-
tor's failure to pay
when due the following
sums:

8 monthly pay-
ments at \$692.00 each,
(December 9, 1992
through July 17, 1998)
\$7,284.00
7 late charges of \$45.60
for each month pay-
ment not made within
15 days of the due date
\$319.20
Property Inspection(s)
\$45.00
Plus unpaid real prop-
erty taxes; plus any re-
serve account short-
age; less any unapplied
funds.

By reason of the
default, the beneficiary
has declared all sums
owing on the obligation

secured by the trust
deed immediately due
and payable, the sums
being the following, to-
wit:

\$1,055.64 plus interest
thereon at the rate of
12.00% from November
3, 1997 until paid; plus
late charges of \$39.75
through July 17, 1998;
plus \$45.60 for every
month thereafter. The
regular monthly pay-
ment is more than 15
days late; plus \$45.00
for property inspec-
tion(s); plus unpaid
real property taxes;
plus any reserve ac-
count shortage; less
any unapplied funds;
plus all sums expended
by beneficiary to pro-
tect its interest during
the pendency of this
proceeding.

WHEREFORE, any successor in inter-
est hereby is given notice that the undersigned, well as any other per-
son owing an obligation, the performance of
which is secured by the trust deed, and the
beneficiary's respective suc-
cessors in interest, if
any, shall be liable to
satisfy the foregoing
obligations thereby se-
cured and the costs and
expenses of sale, in-
cluding 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 fore-
closure proceeding dis-
missed and the trust
deed reinstated by pay-
ment to the beneficiary
of the entire amount
then due (other than
such portion of the prin-

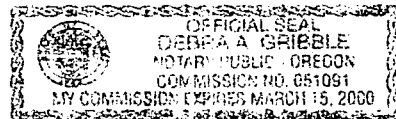
incipal as has been paid
in accordance with the
trust deed, and interest
accrued thereon) as
may be determined by
the court. The failure
to pay the above sums
or tendering the same
to cure the default by
paying all costs and ex-
penses actually in-
curred in enforcing the
obligation and trust
deed, together with
trustee's and attorney's
fees not exceeding the
amounts provided by
ORS 86-753.

In construing this
notice, the singular in-
cludes the plural, the
word "grantor" includes
any successor in inter-
est to the grantor as
well as any other per-
son owing an obligation,
the performance of
which is secured by the
trust deed, and the
words "trustee" and
"beneficiary" include
the trustee's and suc-
cessors in interest, if
any.

DATED: July 17, 1998
Nancy L. Peterson,
Successor Trustee
STATE OF OREGON
County of Multnomah

I, the under-
signed, certify that I
am the attorney or one
of the attorneys for
the above named successor
trustee and that the
foregoing is a complete
and exact copy of the
original trustee's notice
of sale.

FOSTER PEPPER &
SHEFLMAN LLP
Attorney for the Suc-
cessor Trustee
PLEASE CONTACT
BRIEGETTE
MURPHY, FORECLO-
SURE TECHNICIAN,
AT 503-221-8161 WITH
ANY QUESTIONS CON-
CERNING THIS FORE-
CLOSURE.
#1679 September 17, 24
October 1, 8, 1998



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 3rd day
of November A.D., 19 98 at 3:40 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 40314.

FEE \$40.00

By Kathleen Rosal Bernetha G. Letsch, County Clerk