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After recording return to:

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

K-52933

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
)ss.
County of Multnomah)

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 DINO HERRERA, an unmarried individual as grantor, to MOUNTAIN TITLE COMPANY, an Oregon corporation as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated November 20, 1995, and recorded December 5, 1995, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 95, Page 33274, 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:

Dino Herrera
PO Box 1160
Chiloquin, OR 97624

The Klamath Tribes Housing Authority
31725 Highway 97 North
Chiloquin, OR 97624

Dept. of Human Resources
State of Oregon
2850 Broadway St. NE
Salem, OR 97303

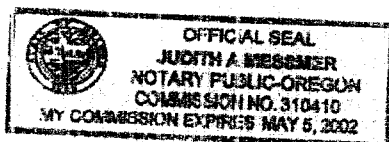
The above persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien 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 October 2, 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 2 day of October, 1998.



Judith A. Messmer
Notary Public for Oregon
My Commission Expires: 5-5-2002

SALE

by DINO HERRERA, an unmarried
an Oregon corporation, as trustee in
dated November 20, 1995, recorded
County, Oregon, in Microfilm Volume
property situated in Klamath County,

ADDITION, according to the
County Clerk of Klamath County,

as 646 S. Chiloquin Drive,

to sell the real property to satisfy the
has been recorded pursuant to Oregon
closure is made is grantor's failure to

\$5,025.00

\$297.03

\$75.00

Late charges for each month
payment not made within 15 days of the due date
(through September 23, 1998)

Property Inspection(s)

Plus unpaid real property taxes; plus any reserve account shortage; 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:

\$43,645.68; plus interest thereon at the rate of 7.75% from October 1, 1997 until paid; plus late
charges of \$297.03 through September 23, 1998; plus \$20.94 for every month thereafter the
regular monthly payment is more than 15 days late; plus \$75.00 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 **February 2,**
1999, 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, 403 Pine 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

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by DINO HERRERA, an unmarried individual, as grantor, to MOUNTAIN TITLE COMPANY, an Oregon corporation, as trustee in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated November 20, 1995, recorded December 5, 1995, in the mortgage records of Klamath County, Oregon, in Microfilm Volume 95, Page 33274, covering the following described real property situated in Klamath County, Oregon, to-wit:

Lots 7 and 8 in Block 13 of CHILOQUIN DRIVE ADDITION, 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 646 S. Chiloquin Drive, Chiloquin, 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:

12 monthly payments at \$418.75 each: (October 1, 1997 through October 1, 1998)	\$5,025.00
Late charges for each month payment not made within 15 days of the due date (through September 23, 1998)	\$297.03
Property Inspection(s)	\$75.00

Plus unpaid real property taxes; plus any reserve account shortage; 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:

\$43,645.68; plus interest thereon at the rate of 7.75% from October 1, 1997 until paid; plus late charges of \$297.03 through September 23, 1998; plus \$20.94 for every month thereafter the regular monthly payment is more than 15 days late; plus \$75.00 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 February 2, 1999, 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, 403 Pine 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 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: October 1, 1998



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 ECENICIAN, 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.

80724-318/Herrera

PROOF OF SERVICE

STATE OF OREGON

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County of Klamath

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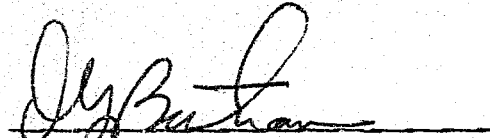
I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original Trustee's Notice of Sale attached hereto, 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:

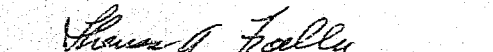
646 South Chiloquin Drive, Chiloquin, Oregon 97624, as follows:

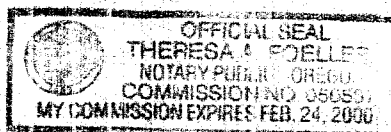
Personal service upon Dino Herrera, by delivering said true copy, personally and in person, at the above address on October 2, 1998 at 7:00 P.M.

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


Don Bertram 166338

SUBSCRIBED AND SWORN to before me this 6th day of October, 1998.


Notary Public for Oregon



Affidavit of Publication

1455

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 #1847

TRUSTEE'S NOTICE OF SALE.....

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:

NOVEMBER 27

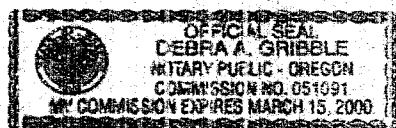
DECEMBER 4/11/18, 1998

Total Cost: \$663.00

Subscribed and sworn before me this 18TH
day of DECEMBER, 1998

Debra A. Gribble
Notary Public of Oregon

My commission expires 3-15 2000



STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of First American Title the 15th day
of January A.D., 1999 at 11:06 o'clock A.M., and duly recorded in Vol. M99
of Mortgages on Page 1449

FEE \$40.00

Linda Smith, County Clerk
by Kathleen Ross

Trustee's Notice of Sale. The undersigned, Nancy L. Peterson, Trustee of the State of Oregon, do hereby give notice of the sale of the real property described in the following: to-wit: Block 12 of CHILOQUIN DRIVE ADDITION, 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 646 S. Chilochin Drive, Chilochin, Oregon. Both the beneficiary and the trustee have agreed 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: \$22 monthly payments at \$418.75 each, (10,100.00) through October 1, 1998) \$5,025.00. Late charges for each month payment not made within 10 days of the due date (through September 22, 1998) \$297.00. Primary indebtedness \$41,000.00. This is a legal real property 2.23 acres plus any undeveloped account short of 2.23 acres any unapplied funds, together with all sums expended trustee's and attorney's fees not exceeding the interest during amounts provided by the pendency of this ORS 86.753. In construing this notice, the singular includes the plural, the undersigned word "grantor" includes any successor in interest to the grantor as of 10:30 a.m. on the day of sale with the standard son owing an obligation of time established by the performance of ORS 86.710 at the front which is secured by the entrance of the Kia trust deed, and the math County Court words "trustee" and "beneficiary" include their respective successors in interest. If any, State of Oregon, any, sell at public auction to DATED: October 1, the highest bidder for 1998 cash the interest in the Nancy L. Peterson above described real Successor Trustee property which the STATE OF OREGON grantor had or had County of Multnomah power to convey at the majesty. time of the execution of the under signed, certify that I am the attorney of 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 & SHEPELMAN LLP Attorney for Success Trustee PLEASE CONTACT B. R. D. G. E. T. E. MURPHY FORECLOSURE TECHNICIAN, A 503-271-1616 WITH ANY QUESTIONS CONCERNING THIS FORECLOSURE. DATED November 27, 1998 December 4, 1998