

Return:

Kleinsmith Assoc

6035 Erin Park Dr.

Colorado Springs, CO

80918-6411

K-53646

This space is for recording data.

FORECLOSURE NOTICE RE: SUBSTITUTE OR SUCCESSOR TRUSTEE

Notice is hereby given of the intention to appoint and appointment of the following person as substitute or successor trustee in the Mortgage or Deed of Trust described on the attached Identifying Data of Mortgage or Deed of Trust:

Philip M. Kleinsmith
6035 Erin Park Drive, Ste. 203
Colorado Springs, CO 80918

The undersigned Present Mortgagee holds the entire interest in said Mortgage or Deed of Trust.

Name of Present Mortgagee: _____

WMC Mortgage Corp.

by: Richard HodgeIndividual's Name Michael L. Hodgeas AVP

of Present Mortgagee

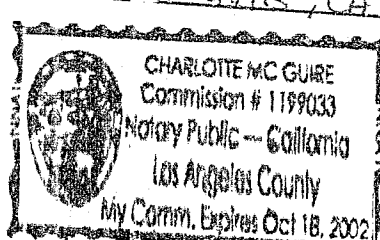
State of CaliforniaCounty of Los Angeles

On Jan 14, 99, before me Michael L. Hodge, (Name and Title of Person who signs above) personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices Re: Substitute or Successor Trustee consisting of three or more pages in total: two pages of Foreclosure Notice Re: Substitute or Successor Trustee and one or more pages of Identifying Data of Mortgage or Deed of Trust. That person acknowledged to me that said person executed the same in said person's authorized capacity(ies) and that by said person's signature on said instrument the person(s), or the entity upon behalf of which the person(s) acted, executed said instrument. Witness my hand and official seal. My commission expires:

Signature of Notary: _____

Typed Name and Address of Notary:

Charlotte McGuire
Charlotte McGuire
32837 Ventura Blvd #200
Woodland Hills, CA 91364



Identifying Data of Mortgage
or Deed of Trust*

Defaults Causing Foreclosure: Non-payment of periodic payments
since: 11/98

Estimated Total Amount Owed On
Deed of Trust or Mortgage*
Being Foreclosed on the
Estimated Date of Foreclosure
Sale

Principal: \$ 40,286.55
Estimated Interest: \$ 847.30
Estimated Costs: . \$ 1,800.00
Estimated Total: . \$ 42,933.85

Real Estate** to be Sold:

Common Description: : 3654 Flint St.
Klamath Falls, OR 97601

Assessor's Tax Parcel No. : Unknown

Legal Description. : LOT 2, BLOCK 7, LENOX, IN
THE COUNTY OF KLAMATH, STATE OF OREGON.

Identifying Data of Deed of Trust or
Mortgage* Being Foreclosed Per Real
Estate Records of County Stated
in Legal Description:

Dated: 4/21/98

Recorded: 5/1/98

Recording Data: M-98, Pg 14615

Original Principal Balance: \$40,375.00

Original Trustee: Regional Trustee Service

Original Mortgagee(s)***Name(s): WMC Mortgage Corp.

Address(es): PO Box 54089

Los Angeles, CA 90054

Present Mortgagee(s)***Name(s): WMC Mortgage Corp.

Address(es): PO Box 54089

Los Angeles, CA 90054

Original Mortgagor(s)****Name(s): Thomas Howell and
Tammy Howell

Address(es): 3654 Flint St.

Klamath Falls, OR 97601

Present Owner(s) Name(s): Thomas Howell and
Tammy Howell

Address(es): 3654 Flint St.

Klamath Falls, OR 97601

- * Sometimes named "Trust Indenture"
- ** Sometimes named "Mortgaged Property" or "Trust Property" or
"Property"
- *** Sometimes named "Beneficiary"
- **** Sometimes named "Grantor" or "Trustor"

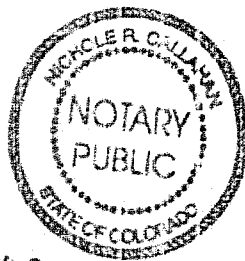
4594

Certificate of Service

(To be completed by Attorney)

I certify that I mailed a copy hereof of the FORECLOSURE NOTICES RE: SUBSTITUTE OR SUCCESSOR TRUSTEE to the Original Trustee, Original Mortgagor(s) and Owner(s) at their last known address by regular and certified mail - return receipt requested - on 1-14-99, 1999.

1-14-99, 1999. My commission expires: 07/06/2002.



My Commission Expires
07/06/2002

Nichole R Callahan
Notary Public

Typed Name and Address of
Notary:

Nichole R. Callahan
4035 Erin Park Dr #203
C/S CO 80918

After Recording, Mail To:

Kleinsmith & Associates, P.C.
6035 Erin Park Dr., Ste. 203
Colorado Springs, CO 80918

STATE OF OREGON: COUNTY OF KLAMATH: 53.

Filed for record at request of First American Title
of February A.D., 1999 at 3:03 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 4592

FEE \$20.00

Linda Smith, County Clerk

by Kathleen Ross

Orig Trustee Address Unknown