

SUPPLEMENTAL AFFIDAVIT OF MAILING:

TRUSTEE'S NOTICE OF SALE :

RE: Trust Deed from :
 Ramona L. Anderson :
 Roger De Long :
 Grantor :

to :
 Aspen Title & Escrow Company :
 Trustee :

After Recording Return To: :

Bradley S. Copeland :
 800 Willamette Street, Suite 800 :
 Eugene, OR 97401 :

STATE OF OREGON)
) ss.
 County of Lane)

I, Bradley S. Copeland, being first duly sworn, depose, 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 18 years and not the beneficiary or beneficiary's successor in interest named in the attached original Trustee's Notice of Sale given under the terms of that certain deed described in said 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:

NAME

South Valley Bank and Trust

ADDRESS

c/o William E. Castle, Registered Agent
 5215 South Sixth Street
 Klamath Falls, OR 97603

South Valley Bank and Trust

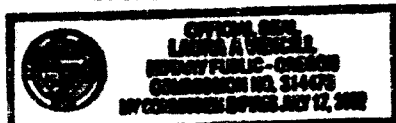
c/o William E. Castle, Registered Agent
 PO Box 5210
 Klamath Falls, OR 97603

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 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 or 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 Rohn M. Roberts, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepared, and was deposited by me in the United States post office at Eugene, Oregon, on January 27, 1999. 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 said notices was mailed after the notice of default and election to sell described in said 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.

Bradley S. Copeland
 Bradley S. Copeland

SIGNED AND SWORN to before me this 7th day of July, 1999, Bradley S. Copeland.



Laura A. Vancill
 Notary Public for Oregon

My Commission Expires: 7-17-02

TRUSTEE'S NOTICE OF SALE

27866

Reference is made to that certain trust deed made by Ramona L. Anderson and Roger De Long, as grantor, to Aspen Title & Escrow Company, as trustee, in favor of Oregon Housing and Community Services Department as beneficiary, dated May 7, 1997, and recorded on May 13, 1997, in Book No. M-97, Page 14690, in the Mortgage Records of Klamath County, Oregon, covering the following described real property situated in said county and state, to-wit:

Lot 11, Block 301, Darrow Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon.

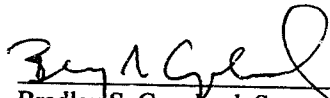
Both the Beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantors' failure to pay when due the following sums: \$399.89 per month for the months of August, September, October, November and December, 1998, and January, 1999, in the total amount of \$2,399.34.

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: in the principal amount of \$44,893.07, plus interest at the rate of 6.95% per annum on the amount of \$44,893.07, from July 1, 1998, until paid.

WHEREFORE, notice is hereby given that the undersigned Trustee will at the hour of 1:30 P.M., on June 14, 1999, in accord with the standard time established by ORS 187.110, at the following place: Klamath County Courthouse steps, 317 South 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 said described real property which the Grantors had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantors or their successors in interest acquired after the execution of said 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 when 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 ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "Grantors" includes any successor in interest to the Grantors 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: January 27, 1999.


Bradley S. Copeland, Successor Trustee

STATE OF OREGON)
) ss.

County of Lane) I, the undersigned, certify that I am one of the attorneys 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.

Bradley S. Copeland, Successor Trustee
800 Willamette Street, Suite 800
Eugene, OR 97401

Attorney for Trustee

State of Oregon, County of Klamath
Recorded 7/13/99, at 10:41 a.m.
In Vol. M99 Page 27865
Linda Smith,
County Clerk Fee \$15 - 42