

RECORDED AT THE REQUEST OF
H&L Services, Inc., Trustee
1111 Third Avenue. #3400
Seattle, WA 98101

KIZER
80733-37076

AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)

COUNTY OF KING)

I, _____, 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 Washington, 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 VIRGINIA L. KIZER as grantor, to Aspen Title and Escrow as Trustee, in favor of Washington Mutual Bank, as beneficiary, dated December 24, 1997, and recorded January 2, 1998, in the mortgage records of Klamath Falls County, Oregon, as Fee No. 51056, 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:

NAME	ADDRESS
THE HEIRS OR DEVISEES OF THE ESTATE OF VIRGINIA L. KIZER DECEASED JOHN DOE KIZER KAREN LOUISE WILLIAM KAY LYNN GRAHAM	520 SOUTH 3RD CHILOQUIN, OR 97624 P.O. BOX 1004 CHILOQUIN, OR 97624 4515 MEADOWS DRIVE KLAMATH FALLS, OR 97603 139 ND ST. P.O. BOX 1146 CHILOQUIN, OR 97624
FOREST PRODUCTS FEDERAL CREDIT UNION	C/O MICHAEL C. MILLER 601 MAIN STREET STE 210 KLAMATH FALLS, OR 97601 C/O JAMES R. UERLINGS 110 NORTH 6TH STREET KLAMATH FALLS, OR 97601
CARTER-JONES COLLECTION LLC	1143 PINE STREET P.O. BOX 145 KLAMATH FALLS, OR 97601
CREDIT AUTO SALES	2751 WASHBURN WAY KLAMATH FALLS, OR 97603
SEARS CREDIT CENTRAL #8425	P.O. BOX 8208 GREENSBORO, NC 27419

75
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 or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.*

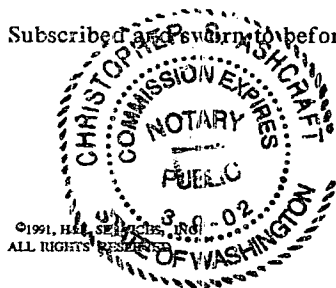
28728

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Steven G. Jones, 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 a United States post office at Seattle, Washington, on 3/23, 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 the notices was/were 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.

Jeff Inojima
(Affiant)

Subscribed and sworn to before me this 23rd day of March, 1999.



Christopher S. Ashcraft
Notary Public in and for the State of
Washington, residing at: Seattle
My Commission Expires: 3-9-02

28729

Z 585 289 796

NTS KIZER July 23
SEARS CREDIT CENTRAL
#3425
P.O. BOX 8208
GREENSBORO, NC 27419

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 795

NTS KIZER July 23
CREDIT AUTO SALES
2751 WASHBURN WAY
KLAMATH FALLS, OR 97603

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 794

NTS KIZER July 23
CARTER-JONES COLLECTION
1143 PINE STREET
P.O. BOX 145
KLAMATH FALLS, OR 97601

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 793

NTS KIZER July 23
FOREST PRODUCTS FEDERAL
CREDIT UNION
C/O JAMES R. UERLINGS
110 NORTH 6TH STREET
KLAMATH FALLS, OR 97601

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 792

NTS KIZER July 23
FOREST PRODUCTS FEDERAL
CREDIT UNION
C/O MICHAEL C. MILLER
601 MAIN STREET STE 210
KLAMATH FALLS, OR 97601

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 791

NTS KIZER July 23
OCCUPANTS
520 SOUTH 3RD
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

28730

Z 585 289 789

US Postal Service
NTS KIZER July 23
KAY LYNN WILLIAM
4515 MEADOWS DRIVE
KLAMATH FALLS, OR 97603

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 790

NTS KIZER July 23
KAY LYNN WILLIAM
139 2ND ST.
P.O. BOX 1146
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 788

US Postal Service
NTS KIZER July 23
KAY LYNN WILLIAM
P.O. BOX 1004
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 787

NTS KIZER July 23
KAY LYNN WILLIAM
520 SOUTH 3RD
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 786

NTS KIZER July 23
KAREN LOUISE WILLIAM
139 2ND ST.
P.O. BOX 1146
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 785

NTS KIZER July 23
KAREN LOUISE WILLIAM
4515 MEADOWS DRIVE
KLAMATH FALLS, OR 97603

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

28731

Z 585 289 784

NTS KIZER July 23
KAREN LOUISE WILLIAM
P.O. BOX 1004
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 783

NTS KIZER July 23
KAREN LOUISE WILLIAM
520 SOUTH 3RD
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 782

NTS KIZER July 23
JOHN DOE KI. ZER
139 2ND ST.
P.O. BOX 1146
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 781

NTS KIZER July 23
JOHN DOE KI. ZER
4515 MEADOWS DRIVE
KLAMATH FALLS, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 780

NTS KIZER July 23
JOHN DOE KI. ZER
P.O. BOX 1004
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 779

NTS KIZER July 23
JOHN DOE KI. ZER
520 SOUTH 3RD
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

28732

Z 585 289 778

THE HEIRS OR DEVISEES OF
THE ESTATE OF VIRGINIA L.
KI ZER, DECEASED
139 2ND ST.
P.O. BOX 1146
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 777

NTS KIZER July 23
THE HEIRS OR DEVISEES OF
THE ESTATE OF VIRGINIA L.
KI ZER, DECEASED
4515 MEADOWS DRIVE
KLAMATH FALLS, OR 97603

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 776

NTS KIZER July 23
THE HEIRS OR DEVISEES OF
THE ESTATE OF VIRGINIA
L. KI ZER, DECEASED
P.O. BOX 1004
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 585 289 775

NTS KIZER July 23
THE HEIRS OR DEVISEES OF
THE ESTATE OF VIRGINIA
L. KI ZER, DECEASED
520 SOUTH 3RD
CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

RECORDED AT THE REQUEST OF
H&L Services, Inc., Trustee
1111 Third Avenue, #3400
Seattle, WA 98101

KIZER
80733-37076

SUPPLEMENTAL AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)

COUNTY OF KING)

I, _____, 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 Washington, 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 VIRGINIA L. KIZER as grantor, to Aspen Title and Escrow as Trustee, in favor of Washington Mutual Bank, as beneficiary, dated December 24, 1997, and recorded January 2, 1998, in the mortgage records of Klamath Falls County, Oregon, as Fee No. 51056, 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:

NAME

ADDRESS

KAREN LOUISE WILLIAMS

P.O. BOX 1342
CHILOQUIN, OR 97624

836 BUENA VISTA STREET
KLAMATH, OR 97601

431 WASHINGTON STREET
KLAMATH, OR 97601

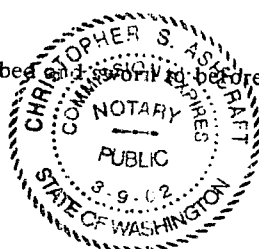
The above persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record 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 Steven G. Jones, 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 a United States post office at Seattle, Washington, on 3/30, 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 the notices was/were 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.

(Affiant) Jeff Jones

Subscribed and sworn to before me this 30th day of March, 1999.



Christopher S. Ashcraft
Notary Public in and for the State of
Washington, residing at: Seattle
My Commission Expires: 3-9-02

28734

Z 331 788 368

NTS KIZER July 23
 KAREN LOUISE WILLIAMS
 431 WASHINGTON ST.
 KLAMATH, OR 97601

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 331 788 367

NTS KIZER July 23
 KAREN LOUISE WILLIAMS
 836 BUENA VISTA ST
 KLAMATH, OR 97601

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

Z 331 788 366

NTS KIZER JULY 23
 KAREN LOUISE WILLIAMS
 P.O. BOX 1342
 CHILOQUIN, OR 97624

PS Form 3800, April 1995

Post Office, State, & ZIP Code	
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

RECORDED AT THE REQUEST OF
H&L Services, Inc.
1111 Third Avenue. #3400
Seattle, WA 98101

KIZER
80733-37076

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by VIRGINIA L. KIZER, as grantor, to Aspen Title and Escrow, as trustee, in favor of Washignton Mutual Bank, as beneficiary, dated December 24, 1997, recorded January 2, 1998, in the mortgage records of Klamath Falls County, Oregon, as Fee No. 51056, covering the following described real property situated in Klamath Falls County, Oregon, to-wit:

LOT 20, BLOCK 8, SOUTH CHILOQUIN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

CODE 12 MAP 3507-3AB TL 6200

commonly known as: 520 SOUTH 3RD, CHILOQUIN, OR 97624

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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Failure to pay the following past due amounts, which are in arrears:

MONTHLY PAYMENTS:

8 monthly payments at \$211.98 each; (August 1, 1998 through March 15, 1999.)	\$1,695.84
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LATE CHARGES:

8 late charges of \$10.60 for each monthly payment not made within 15 days of its due date.	84.80
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TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$1,780.64
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Estimated amount due for 1998 and 1999 taxes in the amount of \$268.65 (plus interest and penalties).

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


\$19,692.31 Principal Balance; plus interest thereon at the rate of 9.75% from August 1, 1998 until paid; plus late charges of \$84.80 through March 15, 1999; plus \$10.60 for every month thereafter the regular payment is more than 15 days late; 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 July 23, 1999 at the hour of 10:00 o'clock, A.M., in accordance with the standard of time established by ORS 187.110, at the front entrance of the Klamath Falls Courthouse, 317 South 7th Street, 2nd Floor, in the City of Klamath Falls, County of Klamath Falls, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said 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 the grantor's successors in interest acquired after the execution of grantor 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 36.753 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 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 said 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 the 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.

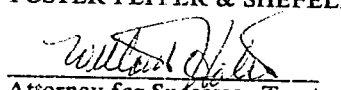
DATED: March 15, 1999.


 Steven G. Jones, Successor Trustee
 C/O H&L SERVICES, INC.
 1111 THIRD AVENUE, #3400
 Seattle, Washington 98104-7006
 (206) 386-5470

STATE OF WASHINGTON)
)ss
 COUNTY OF KING)

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 PLLC


 Attorney for Successor Trustee

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: Steven G. Jones, C/O H&L Services, Inc., 1111 3rd Avenue, Suite 3400, Seattle, WA 98101.

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Jeff Hamar, 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 25th day of March, 1999, after personal inspection, I found the following described real property to be unoccupied:

LOT 20, BLOCK 8, SOUTH CHILOQUIN, IN THE COUNTY OF KLAMATH, STATE
OREGON.

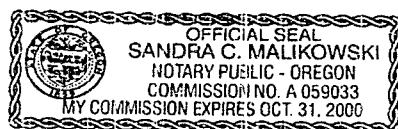
Commonly known as: 520 South 3rd
 Chiloquin, Oregon 97624

I declare under the penalty of perjury that the above statements are true and correct.

Jeff Hamar
Jeff Hamar

171305

SUBSCRIBED AND SWORN to before me this 26 day of March, 1999.



Sandra C. Malikowski
Notary Public for Oregon

Total \$155.00

Affidavit of Publication

28739

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 #2358

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:

JUNE 9/16/23/30, 1999

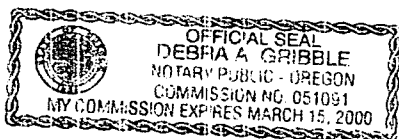
Total Cost: \$931.48

Subscribed and sworn before me this 30TH
day of JUNE 19 99

Debra A. Gribble

Notary Public of Oregon

My commission expires 3-15 2000



TRUSTEE'S NOTICE OF SALE

TOTAL MONTHLY
PAYMENTS AND
LATE CHARGES:
\$1,760.64

Reference is made to that certain trust deed made by VIRGINIA L. KIZER, as grantor, to Aspen Title and Es-crow, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated December 24, 1997, recorded January 2, 1998, in the mortgage records of the Klamath Falls County, Oregon, as Fee No. 51056, covering the following described real property situated in Klamath Falls County, Oregon, to-wit:

LOT 20, BLOCK 8, SOUTH CHILOQUIN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

CODE 12 MAP 3507-3AB TL 6200

commonly known as: 520 SOUTH 3RD, CHILOQUIN, OR 97624

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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Failure to pay the following past due amounts, which are in arrears:

MONTHLY PAYMENTS:

8 monthly payments at \$211.98 each; (August 1, 1998 through March 15, 1999.) \$1,675.84

LATE CHARGES:

8 late charges of \$10.60 for or the grantor's successors in interest not made within 15 days of its due date. \$84.80

The foregoing conditions 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 would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured through March 15, 1999; 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

WHEREFORE, notice trustee's and attorney's fees not exceeding the amounts provided by said 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 the 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: March 15, 1999.

Signature of grantor of the trust deed, to satisfy

Steven G. Jones,

Successor Trustee
C/O F&L SERVICES
INC.
111 THIRD AVENUE
#3400
Seattle, Washington
98101-7106
(206) 313-5470

STATE OF
WASHINGTON
COUNTY OF KIM
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 REPPER &
SHEFFELMAN
P.L.L.C.

Willard Kitch
Attorney for Successor
Trustee

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

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: Steven G. Jones, C/O F&L Services, Inc., 111 3rd Avenue, Suite 3400, Seattle, WA 98101.
#2358 June 9, 16, 23, 30, 1999

State of Oregon, County of Klamath
Recorded 7/19/99, at 3:16 p. m.
In Vol. M99 Page 28727
Linda Smith,
County Clerk Fee \$75- RR