

After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1600
Seattle, WA 98101-1801
Attn: Trudie Walsh
Harmon, 230-0239.01

Vol M99 Page 34896

1999 AUG 30 PM 3:00

K53915

NOTICE: WE ARE ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTING.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by James R.W. Harmon and Celia D. Harmon, as grantor, to Amerititle, as trustee, in favor of Transamerica Financial Services, as beneficiary, dated July 17, 1996, recorded July 30, 1996, in the mortgage records of Klamath County, Oregon, in Volume M96, Page 22997, covering the following described real property situated in said county and state, to-wit:

THE SOUTHWESTERLY 70 FEET OF LOT 53 AND NORTHEASTERLY 30 FEET OF LOT 54, MOYINA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 6408 Elder Way, Klamath Falls, OR 97603

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 grantor's failure to pay when due the following sums:

Monthly payments:

Delinquent Monthly Payments due from February 28, 1998 through March 30, 1999:

Total Delinquency

Late Charges: Included in above figure

\$17,115.00

TOTAL MONTHLY PAYMENTS AND LATE CHARGES

\$17,115.00

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:

Unpaid principal balance \$81, 852.65, plus interest at the current rate of 15.55% which is subject to change, from January 30, 1998, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 8, 1999, at the hour of 11:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the front entrance to the Klamath County Sheriff's Office, located at 808 So. 5th Street, Klamath Falls, of Klamath County, 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 said trust deed together with any interest which the grantor or grantor's 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 then due (other than such portion of the principal as would not then be due had no default occurred), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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 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: April 23 1999.

Krista L. White
Krista L. White, Trustee

State of Washington)
) ss.
County of King)

I certify that I know or have satisfactory evidence that KRISTA L. WHITE is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the instrument.

Dated this 23 day of April, 1999.

Trudie Walsh
PRINTED NAME: Trudie Walsh

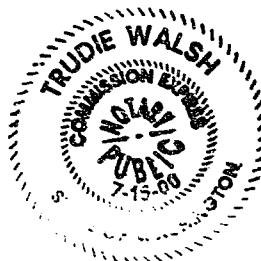
Notary Public in and for the State of
Washington, residing at Seattle.
My Commission Expires: 7-15-00.

I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Trudie Walsh

For Information Contact:

Bishop, Lynch & White, P.S.
720 Olive Way, #1600
Seattle, WA 98101-1801
(206) 622-7527
Ref: Harmon, 230-0239.01



AFFIDAVIT OF MAILING
Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I, Trudie Walsh, 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 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 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:

SEE Exhibit "A" Attached hereto and incorporated herein by this reference.

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 Krista L. White, trustee named in said notice; each such copy was contained in a sealed envelope, 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 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.

Trudie Walsh

Trudie Walsh

SUBSCRIBED AND SWORN TO before me this 27th day of April, 1999.

Stephanie J. Orona

PRINTED NAME: STEPHANIE J. ORONA

NOTARY PUBLIC in and for the State of
Washington residing at King Co.
My Appointment Expires: 4-13-02.

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Trudie Walsh
FOR BASE OREGON MOD.FRM REV 4/20/99

Grantor(s):

James R.W. Harmon
6408 Elder Way
Klamath Falls, OR 97603

Celia D. Harmon
6408 Elder Way
Klamath Falls, OR 97603

All Other Parties:

Occupants of the Premises
6408 Elder Way
Klamath Falls, OR 97603

South Suburan Sanitary District
2201 Laverne Ave.
Klamath Falls, OR 97603

1st National Bank of South Dakota
c/o Derrick E. McGavic, Atty.
P.O. Box 10163
Eugene, OR 97440

PROOF OF SERVICE

34900

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, upon the **OCCUPANTS** at the following address:

6408 ELDER WAY, KLAMATH FALLS, OREGON 97603, as follows:


Personal service upon THOMAS R.A. HARMON, by delivering said true copy, personally and in person, at the above address on MAY 4, 1999 at 9:04 A.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 199 at : .m.

Substitute service upon JAMES R.W. HARMON, by delivering said true copy, at his/her usual place of abode as indicated above, to THOMAS R.A. HARMON who is a person over the age of 14 years and a member of the household on MAY 4, 1999 at 9:04 A.m.

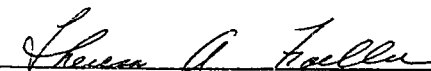
Substitute service upon CELIA D. HARMON, by delivering said true copy, at his/her usual place of abode as indicated above, to THOMAS R.A. HARMON who is a person over the age of 14 years and a member of the household on MAY 4, 1999 at 9:04 A.m.

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


 Robert S. Cudo 172529

SUBSCRIBED AND SWORN to before me this 6th day of May, 1999.



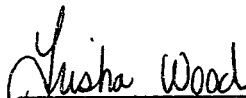

 Notary Public for Oregon

CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Trisha Wood, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On May 4, 1998, I mailed a true copy of the Trustee's Notice of Sale, via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to James R.W. Harmon.

The envelope was addressed as follows: James R.W. Harmon
6408 Elderway
Klamath Falls, OR 97603


Trisha Wood

172529

SUBSCRIBED AND SWORN TO BEFORE ME this 4th day of May, 1999.



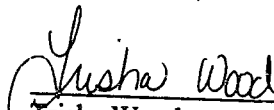

Notary Public for Oregon

CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Trisha Wood, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On May 4, 1998, I mailed a true copy of the Trustee's Notice of Sale, via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Celia D. Harmon.

The envelope was addressed as follows: Celia D. Harmon
6408 Elderway
Klamath Falls, OR 97603


Trisha Wood

172529

SUBSCRIBED AND SWORN TO BEFORE ME this 4th day of May, 1999.




Notary Public for Oregon

Affidavit of Publication

34903

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 #2473

NOTICE: WE.....

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:

JULY 21/28

AUGUST 4/11, 1999

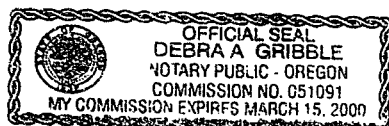
Total Cost: \$648.00

Subscribed and sworn before me this 11TH
day of AUGUST 19 99

Debra A. Gribble

Notary Public of Oregon

My commission expires 3-15 20 00



NOTICE: WE \$17,115.00
ARE ATTEMPTING TO Late Charges: Includ-
COLLECT A DEBT, ed in above figure
ANY INFORMATION
OBTAINED WILL BE TOTAL MONTHLY
USED FOR PURPOSES PAYMENTS AND
OF DEBT COLLECT-LATE CHARGES: \$17,115.00
ING.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain secured by said trust deed made by deed immediately due and payable, said sums due and payable, as being the following, to-wit: Transamerica Financial Services, as beneficiary, dated July 17, 1996, recorded July 30, 1996, in the mortgage records of Klamath County, Oregon, in volume M96, Page 22997, covering the following fees and costs: Unpaid principal balance \$81,852.65, plus interest at the current rate of 15.55% which is subject to change, from January 30, 1998, additional late charges, advances, foreclosure costs and expenses actually incurred in enforcing the obligation under the trust deed, including all costs and expenses incurred in curing any other default, by paying all costs and expenses actually incurred in enforcing the obligation under the trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

WHEREFORE, notice hereby is given and trust deed, together with the undersigned trustee will on September 8, 1999, at the hour of 11:00 o'clock a.m., in and of the County of Klamath, 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 said trust deed together with any interest secured by said trust deed and a notice of default interest acquired after the execution of said trust deed, to satisfy the foregoing obligation for which the foreclosures thereby secured is made is granted and the costs and expenses of sale, including when due the following a reasonable charge by the trustee.

Commonly known as 6408 Elder Way, Klamath Falls, Oregon 97603. Both the beneficiary and the trustee at the time of the execution by said trust deed together with any interest secured by said trust deed and a notice of default interest acquired after the execution of said trust deed, to satisfy the foregoing obligation for which the foreclosures thereby secured is made is granted and the costs and expenses of sale, including when due the following a reasonable charge by the trustee.

DATED: April 23, 1999

Krista L. White, Trustee #2473 July 21, 28 August 4, 11, 1999

Monthly payments: Notice is further given that any person named in ORS 86.753 Payments due from the right, at any time prior to five days before the date last set for the sale to have this Total Delinquency foreclosure proceeding

RECEIVED

AUG 13 1999

BISHOP, LYNCH, & WHITE, P.A.

State of Oregon, County of Klamath
Recorded 8/30/99, at 3:00 p m
In Vol. M99 Page 34896
Linda Smith,
County Clerk Fees \$45.00