

MTC 47761

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, 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 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 address, to-wit:

Brandon R. Ridgeway
1518 Ivory Street
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 DAVID E. FENNELL, attorney for the trustee named in said 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 Bellevue, Washington, on 5-3-99. 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.

Subscribed and sworn to before me on 5/3, 1999, by Tim M. Murta

Rebecca A. Baker
Notary Public for Washington
Residing at Algera
My commission expires: 5/5/03

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
Ridgeway, Brandon R.
Grantor

to
DAVID E. FENNELL,
Trustee

File No. 7037.21656

After recording return to:

ROUTH CRABTREE & FENNELL
Attn: Becky Baker
PO Box 4143
Bellevue, WA 98009-4143



3500
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TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Brandon R. Ridgeway, a married man, as grantor, to Amerititle, as trustee, in favor of National Funding Service, Inc., an Oregon corporation, as beneficiary, dated 4/2/98, recorded 4/6/98, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 11203 and subsequently assigned to Chase Manhattan Mortgage Corporation by Assignment recorded as Volume M98, Page 13168, covering the following described real property situated in said county and state, to wit:

Lot 43, Lewis Tracts, according to the Official Plat thereof on File in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 1518 Ivory Street
Klamath Falls, OR 97603

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: monthly payments of \$561.07 beginning 11/1/98; plus late charges of \$22.44 each month beginning 11/16/98; plus prior accrued late charges of \$0.00; plus advances of \$331.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

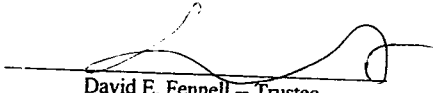
By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$64,474.72 with interest thereon at the rate of 7.375 percent per annum beginning 10/1/98; plus late charges of \$22.44 each month beginning 11/16/98 until paid; plus prior accrued late charges of \$0.00; plus advances of \$331.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on **September 10, 1999** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 2nd floor lobby of the Klamath County Courthouse, 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 the 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 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.

36164

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 30, 1999


David E. Fennell – Trustee

For further information, please contact:

Becky Baker
ROUTH CRABTREE & FENNELL
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7037.21656/Ridgeway, Brandon R.

State of Washington, County of King) ss:

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

David E. Fennell – Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PROOF OF SERVICE

STATE OF OREGON)
) ss.
 County of KLAMATH)

36165

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:

1518 IVORY STREET, KLAMATH FALLS, OREGON 97603, as follows:


Personal service upon LAURIE J. RIDGEWAY, by delivering said true copy, personally and in person, at above address on MAY 4, 1999 at 8:55 A.m.

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

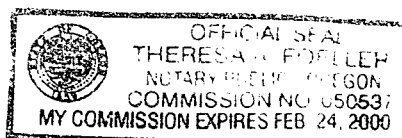
Substitute service upon BRANDON R. RIDGEWAY, by delivering said true copy, at his/her usual place of abode as indicated above, to LAURIE J. RIDGEWAY who is a person over the age of 14 years and a member of the household on MAY 4, 1999 at 8:55 A.m.


Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 199__ at _____ .m.

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


 Robert S. Cuda 172735

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




 Notary Public for Oregon

Receive

JUL 15 1999

Affidavit of Publication

36166

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 #2386

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 20/27

JULY 4/11, 1999

Total Cost: \$729.00

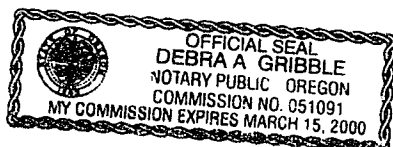
Subscribed and sworn before me this 11TH

day of JULY 1999

Debra A. Gribble

Notary Public of Oregon

My commission expires 3-15 2000



TRUSTEE'S NOTICE OF SALE

and its interest therein. By reason of said sale, to have this fore-
closure proceeding dis-
Reference Is default the beneficiary deed reinstated by pay-
made to that certain has declared all sums ment to the beneficiary
trust deed made by owing on the obligation of the entire amount
Brandon R. Ridgeway, secured by the trust then due (other than
a married man, as deed immediately due such portion of the
grantor, to Amerititle, and payable, said sums principal as would not
as trustee, in favor of being the following, to then be due had no de-
National Funding Serv-wit: \$64,474.72 with in-fault occurred) and by
Ice, Inc., an Oregon interest thereon at the curing any other de-
corporation, as bene-rate of 7.375 percent fault complained of
ficiary, dated 4/2/98, per annum beginning herein that is capable of
recorded 4/6/98, in the 10/1/98; plus late being cured by tender-
mortgage records of charges of \$22.44 each ing the performance
Klamath County, Ore- month beginning 11/16/ required under the obli-
gon, in Vol. M98, Page 98 until paid; plus prior gation or trust deed,
11203 and subsequently accrued late charges of and in addition to pay-
assigned to Chase Man- \$0.00; plus advances of ing said sums or tender-
hattan Mortgage Cor- \$331.00; together with ing the performance
poration by Assignment title expense, costs, necessary to cure the
recorded as Vol. M98, trustee's fees and at- default, by paying all
Page 13168, covering torneys fees incurred costs and expenses ac-
the following described herein by reason of said tually incurred in en-
real property situated default; and any fur- forcing the obligation
in said county and ther sums advanced by and trust deed, togeth-
state, to wit: the beneficiary for the er with trustee's and at-
protection of the above torney's fees not ex-
ceeding the amounts
provided by said ORS
86.753.

Lot 43, Lewis described real property: ceeding the amounts
Tracts, according to and its interest therein. provided by said ORS
the Official Plat thereof. 86.753.

on File in the Office of WHEREFORE In construing this
the County Clerk of notice hereby is given. notice, the singular
Klamath County, Ore- that the undersigned notice, the singular
gon. trustee will on Septem- cludes the plural, the
ber 10, 1999 at the hour word "grantor" includes
of 10:00 o'clock, A.M. in any successor in interest
accord with the stand- est to the grantor as
dard of time estab well as any other per-
lished by ORS 187.110, son owing an obligation.
at the following place: the performance of
inside the 2nd floor lobby which is secured by
Both the beneficiary of the Klamath said trust deed, and the
ary and the trustee County Courthouse, 317 words "trustee" and
have elected to sell the South 7th Street, in the "beneficiary" include
real property to satisfy City of Klamath Falls, their respective suc-
the obligations secured County of Klamath, cessors in interest, I
by the trust deed and a State of Oregon, sell at any.
notice of default has public auction to the
been recorded pursuant highest bidder for cash. DATED April 30, 1999
to Oregon Revised Sta- the interest in the de-
tutes 86.735(3); the de- scribed real property David E. Fennell
fault for which the fore- which the grantor had Trustee
closure is made is gran- or had power to convey
tor's failure to pay at the time of the exe- For further
when due the following cution by grantor of the information,
sums: monthly pay- trust deed, together, please contact:
ments of \$561.07 begin- with any interest which
ning 11/1/98; plus late the grantor or grantor's Becky Baker
charges of \$22.44 each successors in interest ROUTH CRABTREE
month beginning 11/16/ acquired after the exe- & FENNEL
98; plus prior accrued cution of the trust deed, PO Box 4143
late charges of \$0.00; to satisfy the foregoing Bellevue, WA 98009-41
plus advances of obligations thereby se- (425) 586-1900
\$331.00; together with cured and the costs and File No. 7037.21656/
title expense, costs, expenses of sale, in- Ridgeway, Brandon R.
trustee's fees and at- Cluding a reasonable
torney's fees incurred charge by the trustee. State of Washington.
herein by reason of said Notice is further given County of King) ss:
default; and any fur- that any person named
ther sums advanced by in ORS 86.753 has the I, the undersigned, cer-
the beneficiary for the right, at any time prior, ify that the foregoing
protection of the above to five days before the is a complete and accu-
described real property date last set for the rate copy of the origi-

notarized

36167

NOTICE OF PUBLIC SALE
David E. Pennells, Trustee
THIS IS AN ATTEMPT
TO COLLECT A DEBT
AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT
PURPOSE
#386 June 20, 27, 1999
July 1, 1999

State of Oregon, County of Klamath
Recorded 9/09/99, at 11:48 a.m.
In Vol. M99 Page 36162
Linda Smith,
County Clerk Fee \$ 35.00