

After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1600 1077 SEP 13 11:11:43
Seattle, WA 98101-1801
Attn: Trudie Walsh
Russell, 230-0359.01

Vol M99 Page 36455

K-53983

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 Calvin Leverett Russell, as grantor, to Amerititle, as trustee, in favor of Household Finance Corporation II, as beneficiary, dated July 26, 1996, recorded July 31, 1996, in the mortgage records of Klamath County, Oregon, in Vol. M96, Page 23165, covering the following described real property situated in said county and state, to-wit:

LOT 2 IN BLOCK 2 OF TRACT 1002, LAWANDA HILLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 5712 Blue Mountain Drive, Klamath Falls, OR 97601

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 May 31, 1998 through April 30, 1999:

Total Delinquency \$10,284.29

Late Charges: Included in above figure

TOTAL MONTHLY PAYMENTS AND LATE CHARGES \$10,284.29

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 \$76,587.31, plus interest at the current rate of 12.22% which is subject to change, from April 30, 1998, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 29, 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.

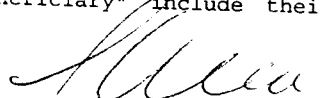
Trustee's Notice of Sale - Page 1

K35-

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.

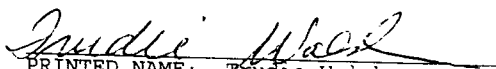
DATED: May 18, 1999.


Krista L. White, Trustee

State of Washington)
County of King) ss.
)

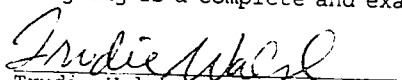
I certify that I know or have satisfactory evidence that KRISTA L. WHITE is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the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

Dated this 18 day of May, 1999.


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: Russell, 230-0359.01



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 25 day of May, 1999.

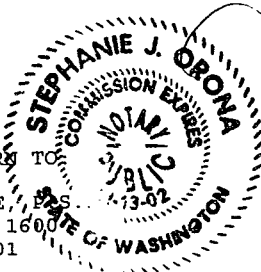
Stephanie J. Orona
PRINTED NAME:

STEPHANIE J. ORONA

NOTARY PUBLIC in and for the State of
Washington residing at King Co.
My Appointment Expires: 11-13-02

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & WHITE,
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Trudie Walsh
FORBASEOREGONNOD.FRM REV 5/11/99



Grantor(s):

Calvin L. Russell
5712 Blue Mountain Drive
Klamath Falls, OR 97601

All Other Parties:

Occupants of the Premises
5712 Blue Mountain Drive
Klamath Falls, OR 97601

Household Finance Corporation
2354 Poplar Drive
Medford, OR 97504

Household Finance Corporation
961 Weigle Drive
Elmhurst, IL 60126

Lords of London, Ltd.
P.O. Box 2107
Roseburg, OR 97470

Highland Community Federal C.U.
3737 Shasta Way
Klamath Falls, OR 97603

Highland Community Federal C.U.
c/o Robert J. Foltyn, Atty.
514 Walnut Ave.
Klamath Falls, OR 97601

STATE OF OREGON)
) ss.
County of Klamath)

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.

Lot 2 in Block 2 of Tract 1002, Lawanda Hills, according to the Official Plat thereof on file on the office of the County Clerk of Klamath County, Oregon

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

Chad Rott

Chad Rott 173326

SUBSCRIBED AND SWORN to before me this 27 day of May, 1999.



Laura A. Fuller
Notary Public for Oregon

Affidavit of Publication

34655-E

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 #2519

NOTICE: WE ARE ATTEMPTING.....

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:

AUGUST 11/18/25

SEPTEMBER 1, 1999

Total Cost: \$621.00

Subscribed and sworn before me this 1ST

day of SEPTEMBER 19 99

Notary Public of Oregon

My commission expires 3-15-2000



NOTICE: WE TOTAL MONTHLY such portion of the
ARE ATTEMPTING TO PAYMENTS AND principal as would not
COLLECT A DEBT, LATE CHARGES then be due had no de-
ANY INFORMATION \$10,284.29 fault occurred), paying
OBTAINED WILL BE all advances authorized
USED FOR PURPOSES By reason of said under the trust deed, in-
OF DEBT COLLECT- default the beneficiary cluding all costs and ex-
ING. has declared all sums penses incurred in en-
TRUSTEE'S NOTICE secured by said trust forcing the obligation
OF SALE deed immediately due and trust deed, and by
Reference is being the following, to curing any other de-
made to that certain wit: fault complained of
trust deed made by Cal- Unpaid principal therein that is capable
vin Leverett Russell, as grantor, to Amerititle, balance \$76,587.31, plus of being cured by ten-
as trustee, in favor of interest at the current required under the obli-
Household Finance rate of 12.22% which is gation or trust deed,
Corporation II, as bene- subject to change, from and in addition to pay-
ficiary, dated July 26, April 30, 1998, additional ing said sums or ten-
1996, recorded July 31, late charges, advances, dering the performance
1996, in the mortgage foreclosure fees and necessary to cure the
records of Klamath costs. default, by paying all
County, Oregon, in Vol. 86,753.
M96, Page 23165, cover- WHEREFORE, and trust deed, togeth-
ing the following de- notice hereby is given er with trustee's and at-
scribed real property that the undersignedorney's fees not ex-
situated in said county trustee will on Septemceeding the amounts
and state, to-wit: ber 29, 1999, at the hour provided by said ORS
of 11:00 o'clock a.m., in 86,753.

LOT 2 IN BLOCK accord with the stan- In construing this
OF THE TRACT 1002, dard of time estab- notice, the singular in-
LAWANDA HILLS, AC- lished by ORS 187.110, cludes the plural, the
CORDING TO THE OF at the front entrance to word "grantor" includes
FICIAL PLAT THERE the Klamath County any successor in inter-
OF ON FILE IN THE Sheriff's Office, located est to the grantor a-
OFFICE OF THE at 808 South 5th Street, well as any other per-
COUNTY CLERK OF Klamath Falls, of Kla- son owing an obligation
KLAMATH COUNTY, math County, State of the performance of
OREGON Oregon, sell at public which is secured by
auction to the highest said trust deed, and the
Commonly known bidder for cash the in- words "trustee" and
as: 5712 Blue Mountain terest in the said de- "beneficiary" include
Drive, Klamath Falls, scribed real property their respective suc-
Oregon 97601. which the grantor had cessors' interest, if
Both the benefici- or had power to convey any.

ary and the trustee at the time of the exe- DATED: May 18,
have elected to sell the cution by grantor of the said real property to said trust deed together with any interest secured by said trust deed and a notice of de- grantor's successors in Trustee
fault has been recorded interest acquired after 2519 August 11, 18, 25,
pursuant to Oregon re- the execution of said September 1, 1999
vised Statutes trust deed, to satisfy
86.735(3); the default the foregoing obliga-
for which the foreclo- tiops thereby secured
sure is made is gran- and the costs and ex-
tor's failure to pay penses of sale, including
when due the following a reasonable charge by
sums: the trustee.

Monthly payments: Notice is further
given that any person
named in ORS 86.753
Delinquent Monthly has the right, at any
Payments due from time prior to five days
May 31, 1998 through before the date last set
April 30, 1999: for the sale to have this
foreclosure proceeding
Total Delinquency dismissed and the trust
\$10,284.29 deed reinstated by pay-
Late Charges: Includ- ment to the beneficiary
ed in above figure of the entire amount

State of Oregon, County of Klamath
Recorded 9/13/99, at 11:43 a.m.
In Vol. M99 Page 34655
Linda Smith,
County Clerk
Fee \$ 35.00

RECEIVED
SEP 03 1999

BISOP, L. & WHITE, P.S.