

RECORDED AT THE REQUEST OF

H&L Services, Inc., Trustee

1111 Third Avenue, #3400

Seattle, WA 98101

1997 OCT -7 PM 3:11

FANNING
80722-32625

K54089

AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)

COUNTY OF KING)

)ss

I, Jeff Frazier

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 GARY L. FANNING, SR. AND SANDRA E. FANNING, AS TENANTS BY THE ENTIRETY as grantor, to AMERITITLE as Trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated December 26, 1996, and recorded December 31, 1996, in the mortgage records of Klamath County, Oregon, as Fee No. Volume M96, Page 40484, 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

OCCUPANTS

1811 CREST
KLAMATH FALLS, OR 97603GARY LEE FANNING, SR.
SANDRA ELAINE FANNING1811 CREST
KLAMATH FALLS, OR 976031849 N. ELDORADO AVE.
KLAMATH FALLS, OR 97601KLAMATH COUNTY TAX
COLLECTOR305 MAIN ST.
KLAMATH FALLS, OR 97601

KLAMATH IRRIGATION DISTRICT

6640 KID LANE
KLAMATH FALLS, OR 97603

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 6/9, 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 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.

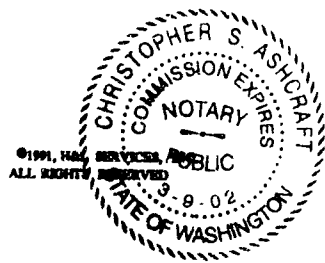
(Affiant)

Jeff Frazier

K60

39985

Subscribed and sworn to before me this 9th day of June, 1999.



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

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

FANNING
80722-32625

AFFIDAVIT OF SUPPLEMENTAL MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
)ss
COUNTY OF KING)

I, Jeff Frazier, 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 GARY L. FANNING, SR. AND SANDRA E. FANNING, AS TENANTS BY THE ENTIRETY as grantor, to AMERITITLE as Trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated December 26, 1996, and recorded December 31, 1996, in the mortgage records of Klamath County, Oregon, as Fee No. Volume M96, Page 40484, 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
OCCUPANTS	1811 CREST KLAMATH FALLS, OR 97063
SANDRA ELAINE FANNING GARY LEE FANNING, SR.	

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 6/21, 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 Frazier
(Affiant)



©1991, H&L SERVICES, INC.
ALL RIGHTS RESERVED

Subscribed and sworn to before me this 21st day of June, 1999.

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

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

39987

FANNING
80722-32625

AFFIDAVIT OF SUPPLEMENTAL MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
)ss
COUNTY OF KING)

I, Jeff Frazier, 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 GARY L. FANNING, SR. AND SANDRA E. FANNING, AS TENANTS BY THE ENTIRETY as grantor, to AMERITITLE as Trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated December 26, 1996, and recorded December 31, 1996, in the mortgage records of Klamath County, Oregon, as Fee No. Volume M96, Page 40484, 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

OCCUPANTS
SANDRA ELAINE FANNING
GARYL LEE FANNING, SR.

1811 CREST STREET
KLAMATH FALLS, OR 97603

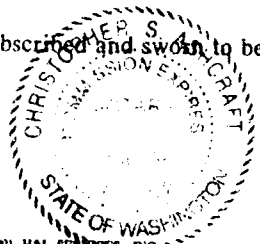
The above persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice. (c) any person, including the Department of Revenue or any other state agency, having a lien 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 6/30, 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 Frazier

Subscribed and sworn to before me this 26th day of June, 1999.



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

©1991, H&L SERVICES, INC.
ALL RIGHTS RESERVED

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

FANNING
80722-32625

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by GARY L. FANNING, SR. AND SANDRA E. FANNING, AS TENANTS BY THE ENTIRETY, as grantor, to AMERITITLE, as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated December 26, 1996, recorded December 31, 1996, in the mortgage records of Klamath County, Oregon, as Fee No. Volume M96, Page 40484, covering the following described real property situated in Klamath County, Oregon, to-wit:

SEE APPENDED LEGAL

commonly known as: 1811 CREST, 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 86.753(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:

13 monthly payments at \$1,305.21 each; (May 31, 1998 through June 1, 1999.)	\$16,967.73
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LATE CHARGES:

12 late charges of \$65.26 for each monthly payment not made within 15 days of its due date.	783.12
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Prior Late Charges:	1,074.10
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Other Fees and Costs:	74.25
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TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$18,899.20
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Estimated amount of delinquent taxes for the years 1997-1999: \$2,783.81 (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:


\$130,306.60 Principal Balance; plus interest thereon at the rate of 11.625% from May 31, 1998 until paid; plus late charges of \$1,857.22 through June 1, 1999; plus \$65.26 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 October 15, 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 Courthouse, 317 South 7th Street, 2nd Floor, in the City of Klamath, County of Klamath, 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 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.

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: June 1, 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

EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land situated in a portion of Lot 43, Block G, HOMECREST, a duly recorded subdivision in Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the Easterly right of way line of Crest Street and the West line of said Lot 43, from which the Southwest corner of said Lot 43 bears South 00 degrees 06' 23" West 75.00 feet; thence North 00 degrees 06' 23" East along said Easterly right of way line 16.00 feet; thence South 89 degrees 53' 37" East, parallel with the South line of said Lot 43, 298.78 feet to the Easterly line of said Lot 43; thence South 00 degrees 04' 34" West 91.00 feet to the Southeast corner of said Lot 43; thence North 89 degrees 53' 37" West along the South line of said Lot 43, 166.61 feet, more or less, to a point South 89 degrees 53' 37" East 132.21 feet from the Southwest corner of said Lot 43; thence North 00 degrees 06' 23" East, parallel with the West line of said Lot 43, 75.00 feet; thence North 89 degrees 53' 37" West 132.21 feet to the point of beginning, with bearings based on the recorded survey map of said Minor Land Partition No. 32-85.

THE PROPERTY INCLUDES A 1995 42 X 66 MOBILE HOME, MANUFACTURER GUERDON, MODEL UNKNOWN, SERIAL NUMBER GDSTOR099517374. THE MOBILE HOME SHALL BE PERMANENTLY AFFIXED TO THE REAL ESTATE AND NOT SEVERED OR REMOVED THEREFROM WITHOUT THE PRIOR WRITTEN CONSENT OF THE BENEFICIARY. TOGETHER WITH ALL PERSONAL PROPERTY WHICH IS NOW OR MAY HEREAFTER BE ATTACHED TO, LOCATED IN OR USED OR INTENDED TO BE USED IN CONNECTION THEREWITH (COLLECTIVELY "THE PROPERTY").

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 Publication

39993

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 # 2525

Trustee's Notice

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:

September 1, 8, 15, 22, 1999

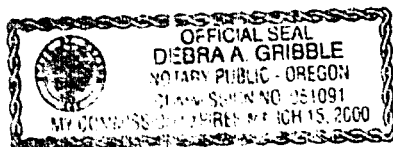
Total Cost: \$1,107.00

Subscribed and sworn before me this 22
day of September 1999

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15, 2000



TRUSTEE'S NOTICE OF SALE OF THE PROPERTY

Reference is made to that certain trust deed made by GARY L. FANNING, SR. and SANDRA E. FANNING, AS TENANTS BY THE ENTIRETY, as grantor to AMERITITLE, as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated December 26, 1998, recorded December 31, 1998, in the mortgage records of Klamath County, Oregon, as Fee No. Volume M96, Page 404840 covering the following described real property situated in Klamath County, Oregon, to-wit:

A tract of land situated in a portion of Lot 43, Block G, HOME CREST, a duly recorded subdivision in Klamath County, Oregon, more particularly described as follows:

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Commonly known as: 1811 CREST, KLAMATH FALLS, OREGON 97603

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LATE CHARGES:

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For Late Charges: \$1,074.10

Other Fees and Costs: \$74.25

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$18,899.20

Estimated amount of delinquent taxes for the years 1997-1999: \$2,783.81 (plus interest and penalties).

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WHEREFORE, notice hereby is given that the undersigned trustee will on October 15, 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 Courthouse, 317 South 7th Street, 2nd Floor, in the City of Klamath, County of Klamath, 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 hereby secured and the costs and expenses of sale, including a reasonable



39994

State of Oregon, County of Klamath
Recorded 10/07/99, at 3:11 p.m.
In Vol. M99 Page 39984
Linda Smith,
County Clerk Fee \$ 60⁰⁰