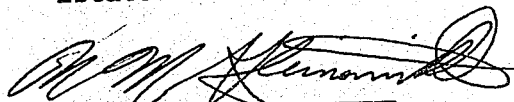


(4) SALE. Because of the Defaults Causing Foreclosure, to partially or fully pay the debt secured by the Deed of Trust or Mortgage Being Foreclosed, and pursuant to the power of sale therein, the Real Estate will be sold at public auction without warranties or guarantees at the following date, time and place:

Date of Sale: April 13, 2000 Place of Sale: 2nd Floor, Lobby
Time of Sale: 10:00am of the Klamath County Courthouse, 317
 S. 7th St., Klamath Falls, OR

(5) GOVERNMENTAL CLAIMS. To the copies of these Notices which are mailed, served or posted, there are attached copies of the written recorded claim of any governmental agency against the Real Estate and the independent notices which the law requires to be mailed to any such governmental agency to terminate their rights to the Real Estate.

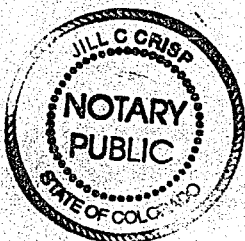

 Philip M. Kleinsmith

Attorney for Present Mortgagee(s)
 and/or Substitute Trustee
 Oregon Attorney
 Registration No. 89399
 6035 Erin Park Drive, Ste. 203
 Colorado Springs, CO 80918
 1-800-842-8417

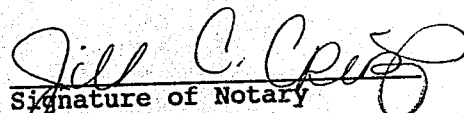
State of Colorado)
 County of El Paso)

On 11-9-99, before me, personally appeared Philip M. Kleinsmith, as said attorney and/or Substitute Trustee, personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale consisting of four or more pages in total: two pages of Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale, one page of Identifying Data of Mortgage or Deed of Trust and one or more pages of Cure or Reinstatement Rights and Redemption Rights. That person acknowledged to me that said person executed the same in said person's authorized capacity and that by said person's signature on said instrument, the person or the entity on behalf of which the person acted, executed said instrument. Witness my hand and official seal.

(SEAL)



My Commission Expires
 01/19/2001


 Signature of Notary

Typed Name and Address of
 Notary:

Jill C. Crisp
 6035 Erin Park Dr.
 Colorado Springs, CO 80918