

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL
AND
TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) SS
County of Klamath)

I, William L. Sisemore, 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 Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original Trustee's Notice of Default and Election to Sell and Trustee's 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:

NAME AND ADDRESS

Calvin Howard Reed and Annette Kay Reed, P. O. Box 289, Crescent, OR 97733

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 William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on September 15, 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 said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

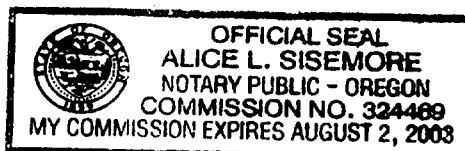
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

William L. Sisemore
William L. Sisemore

Subscribed and sworn to before me on September 15, 1999.

Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/2003

After recording, return to:
William L. Sisemore
Attorney at Law
110 N. 6th Street
Klamath Falls, OR 97601



1999 SEP 15 AM 9:24

Vol M99 Page

~~TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL~~
AND
TRUSTEE'S NOTICE OF SALE

Reference is made to that Trust Deed wherein Calvin Howard Reed and Annette Kay Reed, or the survivor thereof, are grantors; Mountain Title Company of Klamath County, is Trustee; and Theodore E. Meader and Beadrick, with rights of survivorship, are Beneficiary, recorded in Vol. M92, page 15598, covering the following described real property in Klamath County, Oregon, which Trust Deed was assigned to Madelynn Lord, Pamella Cecil and Viki Meader by Assignment of Trust Deed by Beneficiary or Beneficiary's Successor in Interest, recorded on M98, page 10441, microfilm records of Klamath County, Oregon:

PARCEL 1: Lot 3 in Block 13 of TRACT NO. 1042, TWO RIVERS NORTH, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 2: Lot 4 in Block 13 of TRACT NO. 1042, TWO RIVERS NORTH, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

TOGETHER WITH A 1983 Liber Mobile Home, Oregon Plate No. X182528, which is situate on the real property described herein.

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Failure to make the payment due on February 10, 1999 in the sum of \$388.18 and a like payment on the 10th day of each month thereafter.

The sum owing on the obligation secured by the trust deed is: \$37,158.41, plus interest from January 14, 1999, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on January 25, 2000 at 10:00 o'clock a.m. based on standard of time established by ORS 187.110 at 110 N. 6th Street, Klamath Falls, Klamath County, Oregon.

Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

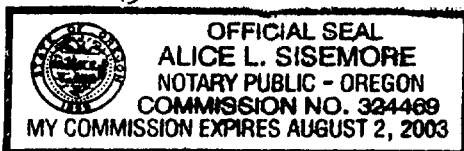
Dated: September 15, 1999.

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath) ss

The foregoing was acknowledged before me on September 15, 1999, by William L. Sisemore.

Alice L. Sisemore, Notary Public for Oregon-My Commission Expires: 08/02/2003



Certified to be a true copy:

Attorney for Trustee

After recording, return to:
William L. Sisemore
Attorney at Law
110 N. 6th Street
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 9/15/99, at 9:24 a.m.
In Vol. M99 Page 36757
Linda Smith,
County Clerk Fee \$ 10.00

CERTIFICATE OF NON-MILITARY SERVICE

2505

STATE OF OREGON)
) SS
County of Klamath)

THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Calvin Howard Reed and Annette Kay Reed, or the survivor thereof, as grantor, conveyed to Mountain Title Company of Klamath County, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated July 8, 1992, and recorded July 15, 1992, in the mortgage records of said county, in book/reel/volume M92, page 15598; thereafter a notice of default with respect to said trust deed was recorded September 15, 1999, in book/reel/volume M99, at page 36757, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was sold at the trustee's sale on January 25, 2000; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailors' Civil Relief Act of 1940," as amended.

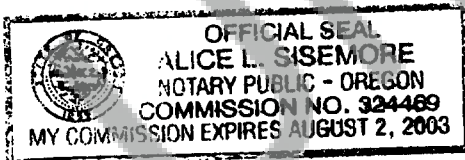
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

William L. Sisemore
William L. Sisemore, Trustee

STATE OF OREGON)
) SS
County of Klamath)

This instrument was acknowledged before me on January 25, 2000, by William L. Sisemore.

Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/2003



After recording, return to:
William L. Sisemore
110 N. 6th St., #205
Klamath Falls, OR 97601

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

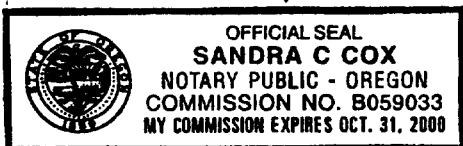
I, KENT PEDERSON, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of KLAMATH, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 23rd day of SEPTEMBER, 1999, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) PARCEL 1, LOT 3, BLOCK 13 & PARCEL 2, LOT 4, BLOCK 13
TWO RIVERS NORTH
CRESCENT, OR

Kent Pederson 9/27/99
(Signed and Dated)

Subscribed and Sworn to before me this 27 day of September, 1999.



Sandra C Cox
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES:

Affidavit of Publication

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 #2621

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 22, 29, October 6, 13, 1999

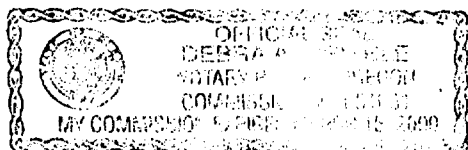
Total Cost: \$432.00

Subscribed and sworn before me this 13th
day of October 1999

Debra A. Stubbs

Notary Public of Oregon

My commission expires March 15 2000



TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Reference is made to the obligation secured by that Trust Deed wherein Calvin Howard Reed and Annette Kay Reed, or the survivor thereof, are grantors; Mountain Title Company of Klamath County, is Trustee; and Theodore E. Meader and Beadrick, with rights of survivorship, are Beneficiary, recorded in Vol. M92, page 15598, covering the following described real property in Klamath County, Oregon, which Trust Deed was assigned to Madelynn Lord, Pamela Cecil and Viki Meader by Assignment of Trust Deed by Beneficiary or Beneficiary's Successor in Interest, recorded on M98, page 10441, microfilm records of Klamath County, Oregon:

10, 1999 in the sum of \$388.18 and a like payment on the 10th day of each month thereafter.

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Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on January 25, 2000 at 10:00 o'clock a.m. based on standard of time established by ORS 187.110 at 110 N. 6th Street, Klamath Falls, Klamath County, Oregon.

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No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Failure to make the payment due on February

Dated: September 15, 1999

William L. Sisemore,
Successor Trustee
#2621 September 22, 29,
October 6, 13, 1999

State of Oregon, County of Klamath
Recorded 1/25/00, at 9:07 A.m.
In Vol. M00 Page 2503
Linda Smith,
County Clerk Fee \$ 41.00