

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE RE: Trust Deed from
Western Homes, Inc., an Oregon Corporation, Cathy King, Registered Agent**

TO

Paul G. Adams and Barton K. Adams, Beneficiary

du/ After recording return to:
Scott D. MacArthur, P.C.
280 Main Street
Klamath Falls, OR 97601

STATE OF OREGON, County of Klamath) ss.

I, Scott D. MacArthur, 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 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:

Western Homes, Inc., an Oregon Corporation, Cathy King, Registered Agent, 7529 Altamont Drive, Klamath Falls, OR 97603.

Western Homes, Inc., an Oregon Corporation, Cathy King, Registered Agent, 6707 S. 6th Street, Klamath Falls, OR 97603.

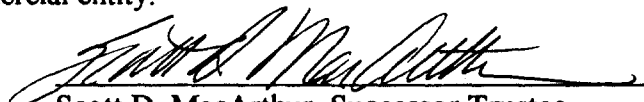
Shasta Glen, LLC, Tom Oiler, Manager, 1576 NW City Heights Drive, Bend, OR 97701.

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.

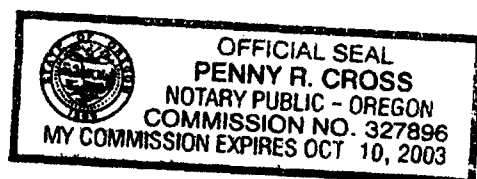
Each of the notices so mailed was certified to be a true copy of the original notice of sale by Scott D. MacArthur, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on December 8, 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.


Scott D. MacArthur, Successor Trustee

Subscribed and sworn to before me this 5th day of April, 2000.




Notary Public for Oregon
My commission expires 10/10/03

STATE OF OREGON, County of _____)ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Name Title

By _____, Deputy

AFFIDAVIT OF POSTING NOTICE OF SALE IN LIEU OF SERVICE

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STATE OF OREGON, County of Klamath) ss.

I, TED LINDON, being first duly sworn, depose 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 18 years and not the beneficiary or his successor in interest name in the notice of sale given under the terms of that certain trust deed described in said notice.

I posted the Notice of Sale of the real property in the Notice of Sale posting said notice on the premises of:

NAME:
Western Homes, Inc.,
Cathy King, Registered Agent

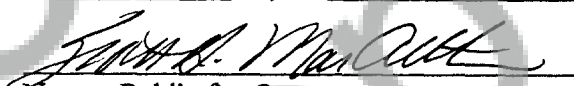
ADDRESS:
6707 S. 6th Street
Klamath Falls, Oregon 97603

Each of the notices so posted was certified to be a true copy of the original notice of sale by Scott D. MacArthur, attorney for the trustee named in said notice; and was posted by me on November 26, 1999 at 3:40 PM. Each of said notices was posted after the Notice of Default and Election to Sell by the trustee was recorded and at least 90 days before the day fixed in said notice by the trustee for the trustee's sale.

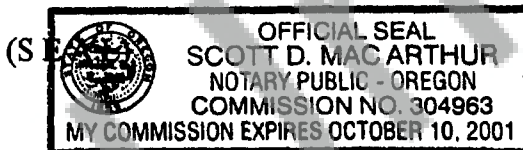
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.



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



Notary Public for Oregon
My Commission Expires: 10/10/2001



CERTIFICATE OF POSTING

STATE OF OREGON, County of Klamath)ss.

I certify that the within instrument received for recording on the _____ day of _____, 19____, at _____ o'clock ____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Deeds of said County.

Witness my hand and seal of County affixed.

After Recording return to:
Scott D. MacArthur, P.C.
280 Main Street
Klamath Falls, OR 97601

Name _____ Title _____
By _____ Deputy _____

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 2829

Notice of.....

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:
December 24, 31, 1999

January 7, 14, 2000

Total Cost: \$865.24

Subscribed and sworn before me this 14th
day of January 2000

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15 2000

NOTICE OF DEFAULT AND ELECTION TO SELL

KNOW ALL MEN
BY THESE PRESEN-
TS, that WESTERN
HOMES, INC., AN OR-
EGON CORPORATION,
in the grantor, and
AMERITITLE, INC., is
the trustee, and PAUL
G. ADAMS and BAR-
TON K. ADAMS, AS
TENANTS IN COM-
MON is the beneficiary
under that certain trust
deed dated September
15, 1997, and recorded
on September 24, 1997,
in Vol. No. M97, at page
31258 of the Mortgage
Records of Klamath
County, Oregon.

A tract of land
situated in S1/2 of Sec-
tion 1, T. 39 S., R. 9 E.,
W.M., in the County of
Klamath, State of Ore-
gon, more particularly
described as follows:

Beginning at the South-
west corner of that
land described in Book
M72 at Page 1623, as
recorded in the Klamath
County Deed
Records, which is North
12 degrees 14' 37" West
536.95 feet from the
South quarter corner of
said Section 1; thence
North 03 degrees 24'
West, along the Westerly
line of said land, 83.2
feet; thence North 23
degrees 39' 30" East
along the Westerly line
of that land described
in Book M72 at Page
1625 of said Deed
Records, 577.61 feet to
the Southerly right of
way line of State High-
way No. 140; thence
North 46 degrees 09'
West along said right of
way line, 370.18 feet,
thence South 60 de-
grees 21' West 80.70
feet, South 11 degrees
21' West 365.5 feet,
South 32 degrees 14'
West 166.10 feet, South
01 degrees 13 West
217.08 feet; thence
south 67 degrees 44'
East 297.55 feet, more
or less, to the point of
beginning, with bear-
ings based on recorded
Survey No. 625, as
recorded in the office

of the Klamath County
Surveyor.

SAVING AND EX-
CEPTING THERE-
FROM a tract of land
situated in the S1/2 of
Section 1, T. 39 S., R. 9
E., W.M., in the County
of Klamath, State of Or-
egon, more particularly
described as follows:

Beginning at the South-
west corner of that
tract of land described
in Book M72 at Page
1623 as recorded in the
Klamath County Deed
Records, which is North
12 degrees 14' 37" West,
536.95 feet from the
South Quarter corner
of said Section 1;
thence North 03 de-
grees 24' West, along
the Westerly line of
said land, 83.2 feet;
thence North 23 de-
grees 39' 30" East,
along the Westerly line
of that tract of land de-
scribed in Book M72 at
Page 1625, said Deed
Records, 577.61 feet to
the Southerly right of
way line of State High-
way No. 140; thence
North 46 degrees 09'
West along said right of
way line, 200.00 feet;
thence South 43 de-
grees 51' West 50.00
feet; thence south 20
degrees 27' 53" West,
679.84 feet to a point
that bears North 67 de-
grees 44' West from the
point of beginning;
thence South 67 de-
grees 44' East, 205.00
feet to the point of be-
ginning, with bearings
based on recorded Sur-
vey No. 625, as record-
ed in the office of the
Klamath County, Sur-
veyor.

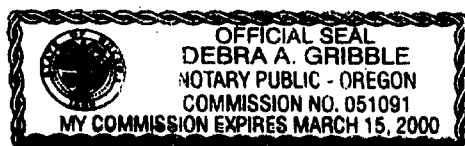
Both the benefici-
ary and the trustee
have elected to sell the
said real property to
satisfy the obligations
secured by said trust
deed and a Notice of
Default has been
recorded pursuant to
Section 86.735(3) of Or-
egon Revised Statutes.
The Default for which
the foreclosure is made
is grantor's failure to
pay when due the fol-
lowing sums:

Payments in the
amount of \$818.75 per
month from September
1999 to the present.

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: \$86,603.86 as of Au-
gust 19, 1999 plus inter-
est.

WHEREFORE,
notice hereby is given
that the undersigned
trustee will on April 5,
2000 at the hour of 10
a.m. Standard time, as
established by Section
187.110, Oregon Revised
Statutes, at 280 Main
Street, in the City of
Klamath Falls, County
of Klamath, State of Or-
egon, sell at public auc-
tion to the highest bid-
der for cash the inter-
est in said described
real property which the
grantors had or had
power to convey at the
time of the execution
by him of said trust
deed, to satisfy the
foregoing obligations
thereby secured and
the costs or their suc-
cessors in interest ac-
quired after the execu-
tion of said trust deed,
to satisfy the foregoing
obligations thereby se-
cured and the costs and
expenses of sale, in-
cluding a reasonable
charge by the trustee.
Notice is further given
that any person named
in Section 86.753 of Ore-
gon Revised Statutes

has the right, at any
time prior to five days
before the trustee con-
ducts the sale, to have
this foreclosure pro-
ceeding dismissed and
the trust deed reinstat-
ed by payment to the
beneficiary of the en-
tire amount then due
(other than such por-
tion of the principal as
would not then be due,
had no default occur-
red) and by curing
any other default com-
plained of herein that is
capable of being cured
by tendering the per-



formance 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 Section 86.753 of Oregon Revised Statutes.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

IMPORTANT WRITTEN NOTICE TO CONSUMER, THIS COMMUNICATION IS FROM A "DEBT COLLECTOR" AS DEFINED IN 15 USC SECTION 1692(a)(6). WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: December 20, 1999.

Scott D. MacArthur
Successor Trustee
#2829 December 24, 31,
1999, January 7, 14, 2000

State of Oregon, County of Klamath
Recorded 04/05/00, at 8:13a m.
In Vol. M00 Page 1123
Linda Smith,
County Clerk Fee\$ 41.00