

AFTER RECORDING RETURN TO:
Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
99-13693

**OREGON
AFFIDAVIT OF MAILING OF NOTICE OF SALE**

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Raymond G. Johnson
211 Haskins Avenue
Klamath Falls, OR 97601-2323

Mary Sue Johnson
211 Haskins Avenue
Klamath Falls, OR 97601-2323

Raymond G. Johnson
14103 Ravenwood Drive
Klamath Falls, OR 97601

Mary Sue Johnson
14103 Ravenwood Drive
Klamath Falls, OR 97601

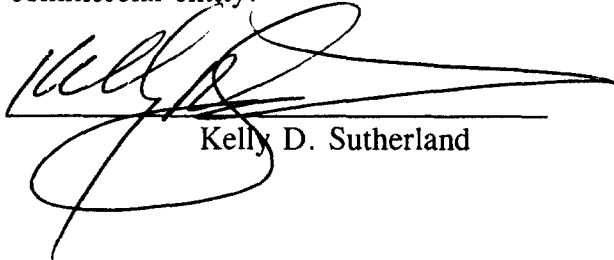
US Bank
R/A: Legal Dept. T2
111 SW 5th Avenue
Portland, OR 97204

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

66A

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on November 22, 1999. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

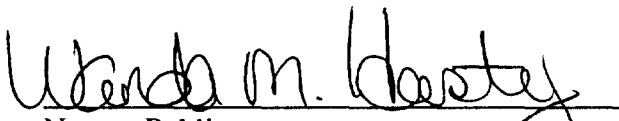

Kelly D. Sutherland

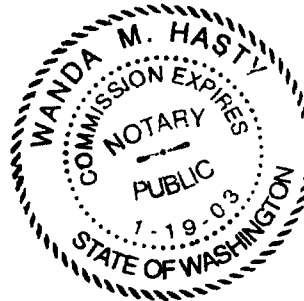
State of Washington)

County of Clark)

On this 27th day of December, in the year 1999, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal


Notary Public
My Commission Expires 1-19-03



Lender Loan #: 15135362

99-13693

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Raymond G. Johnson and Mary Sue Johnson as grantor , to Mountain Title Company Of Klamath County, as Trustee, in favor of South Valley State Bank, as Beneficiary, dated October 4, 1995, recorded October 4, 1995, in the mortgage records of Klamath County, Oregon, in Book No. M95, at Page 26847, Instrument No. none, beneficial interest having been assigned to Federal National Mortgage Association, covering the following described real property:

Lot 12 in Block 4 of Tract 1046, ROUND LAKE ESTATES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

INCLUDES A 1991 Skyline Manufactured home, Serial #17910713DA8; title elimination having been recorded on December 4, 1995 in Book: M-95; Page: 33100; Recorder's Fee #10052

COMMONLY KNOWN AS: 14103 Ravenwood 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 in the sum of \$580.34 from April 1, 1999, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$48,790.18, together with interest thereon at the rate of 7.37500% per annum from March 1, 1999 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on March 22, 2000 at the hour of 11:00 am, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 317 South 7th Street, in the City of Klamath Falls, 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 has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his 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. Notice is further given that any person named in ORS 86.753

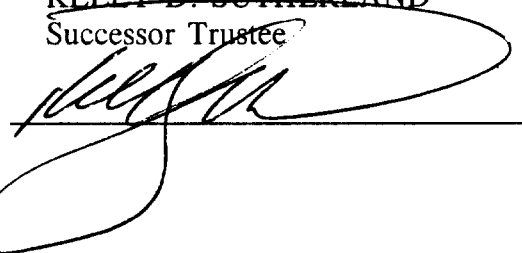
has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligations 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 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Dated 11/22/99

KELLY D. SUTHERLAND
Successor Trustee
By: 

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

SHAPIRO & KREISMAN
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253

Lender Loan #: 15135362

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
99-13693

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

State of Washington)
)
County of Clark)

I, Kelly D. Sutherland, being first duly sworn, depose, say and certify that:
I am the Successor trustee in that certain trust deed executed and delivered by Raymond G. Johnson and Mary Sue Johnson as grantor to Mountain Title Company Of Klamath County as trustee, in which South Valley State Bank is beneficiary, recorded on October 4, 1995, in the mortgage records of Klamath County, Oregon in BookNo. M95, at Page 26847, covering the following described real property situated in said county:

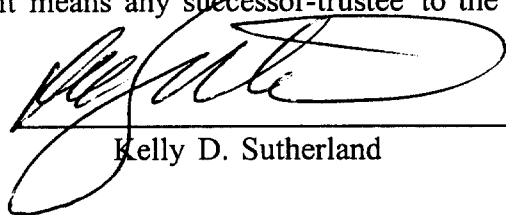
Lot 12 in Block 4 of Tract 1046, ROUND LAKE ESTATES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

INCLUDES A 1991 Skyline Manufactured home, Serial #17910713DA8; title elimination having been recorded on December 4, 1995 in Book: M-95; Page: 33100; Recorder's Fee #10052

Commonly known as: 14103 Ravenwood Drive, Klamath Falls, OR 97601

I hereby certify that on November 13, 1999, the above described real property was not occupied.

The word "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.

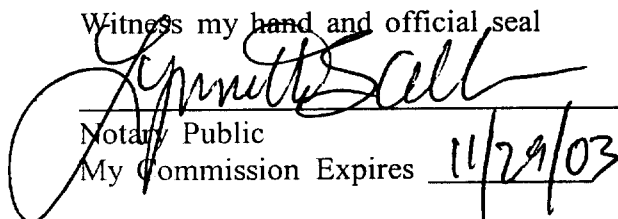


Kelly D. Sutherland

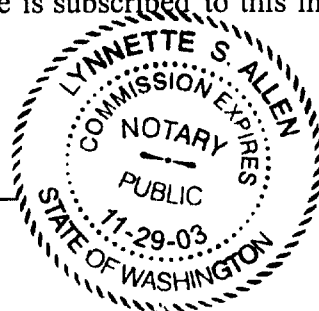
State of Washington)
)
County of Clark)

On this 10th day of April, in the year 2000, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal



Notary Public
My Commission Expires 11/29/03



Lender Loan #: 15135362

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF

I, Jeffrey K. Hamar, 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.

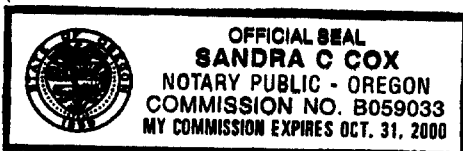
That on the 13th day of November, 1999, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 14103 Ravenwood Drive
Klamath Falls OR 97601

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

Jeffrey K. Hamar
Jeffrey K. Hamar (Signed and Dated)

Subscribed and Sworn to before me this 15 day of November, 1999.



Sandra C Cox
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES:

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
 201 NE Park Plaza Drive, #150
 Vancouver, WA 98684
 (360) 260-2253
 99-13693

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF FLORIDA)
) SS.
 County of DUVAL)

THIS IS TO CERTIFY THAT I, Kelly J. RIGGLE, am the Vice President of HomeSide Lending, Inc., fka BancBoston Mortgage Corporation, attorney-in-fact for Federal National Mortgage Association, the current beneficiary in that certain trust deed in which Raymond G. Johnson and Mary Sue Johnson, as grantor, conveyed to , as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated October 4, 1995, and recorded October 4, 1995, in the mortgage records of said county, in Book No. M95, at Page 26847, Document/Instrument/Recorder's Fee No. none; thereafter a Notice of Default with respect to said trust deed was recorded November 12, 1999, in Book M-99, Page 45157, as Document/Instrument/Recorder's Fee No. , 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 is scheduled to be sold at the trustee's sale on April 19, 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 Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

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.

Date: 3/31/00

Federal National Mortgage Association by
 HomeSide Lending, Inc., fka BancBoston
 Mortgage Corporation as attorney-in-fact

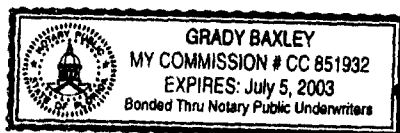
Kelly J. Riggle
 TITLE Kelly J. Riggle, Vice President

STATE OF FLORIDA)
) SS.
 COUNTY OF DUVAL)

On this 31st day of March, 2000, before me the undersigned a
 Notary Public appeared Kelly J. Riggle personally known to me or
 proved to me on the basis of satisfactory evidence to be the Vice President
_____ of the corporation that executed the within instrument, also known to me
 to be the person who executed the within instrument on behalf of the corporation
 therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official
 seal, the date first hereinabove written.

Grady Baxley
 Notary Public for State indicated above
 My commission expires: JUL 05 2003



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#2846

Trustee's Notice of Sale

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:

March 3, 10, 17, 24, 2000

Total Cost: \$703.00

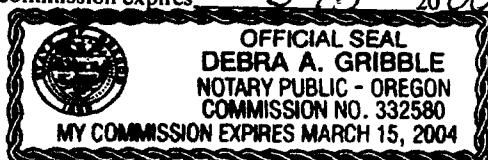
Subscribed and sworn before me this 24th
day of March 2000

Debra A. Grizzle

Notary Public of Oregon

My commission expires

3-15 2000



TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Raymond G. Johnson and Mary Sue Johnson, as grantor, to Mountain Title Company of Klamath County, as Trustee, in favor of South Valley State Bank, as Beneficiary, dated October 4, 1995, recorded October 4, 1995, in the mortgage records of Klamath County, Oregon, in Book No. M95, at Page 26847, Instrument No. none, beneficial interest having been assigned to Federal National Mortgage Association, covering the following described real property:

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INCLUDES A 1991 Skyline Manufactured home, Serial #17910713DA8; title elimination having been recorded on December 4, 1995 in Book: M-95; Page: 33100; Recorder's Fee #10052
C O M M O N L Y
KNOWN AS: 14103 Ravenwood 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 in the sum of \$580.34 from April 1, 1999, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$48,790.18, together with interest thereon at the rate of 7.37500% per annum from March 1, 1999 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their

employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on March 22, 2000 at the hour of 11:00 a.m., in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 317 South Seventh Street, in the City of Klamath Falls, 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 has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his 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. 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 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 obligations of said 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 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve

RECEIVED

APR 16 2000

BY:

as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose.

DATED: 11/22/99

KELLY D. SUTHERLAND
Successor Trustee

State of Washington,
County of Clark, ss:

I, the undersigned
certify that the foregoing instrument is a
complete and exact

copy of the original
Trustee's Notice of
Sale.

SHAPIRO &
KREISMAN
201 NE Park Plaza
Drive, #150
Vancouver, WA 98684
(360) 260-2253
#2846 March 3, 10, 1
2000

13092

State of Oregon, County of Klamath
Recorded 04/19/00, at 3:51 p m.
In Vol. M00 Page 13083
Linda Smith,
County Clerk Fee \$ 66⁰⁰

