

MTC 49277

Return to: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, Oregon 97601	Clerk's Stamp:
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**AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR,
SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE**

STATE OF OREGON)
) ss:
 County of Klamath)

I, William P. Brandsness, being first duly sworn, depose, 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 his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

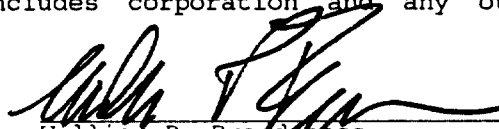
I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Susan Krouse
 116 Crescent Court
 Scotts Valley, CA 95066

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) and any person, including the Department of Revenue or an 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.

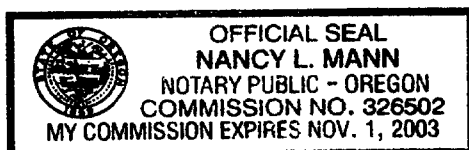
Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee Michael P. Rudd; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on December 28, 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.

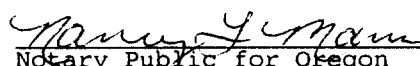
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


 William P. Brandsness

STATE OF OREGON)
) ss. December 28, 1999.
 County of Klamath)

Personally appeared William P. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:




 Notary Public for Oregon
 My Commission expires: 11-1-03

31.00

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

Reference is made to the following Trust Deed: Susan Krouse, Grantor; AmeriTitle, Trustee; and Cummings Roofing, Inc., Beneficiary, recorded in Official/Microfilm Records, Volume M96, Page 30725, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon:

See Exhibit "A" attached hereto.

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: Failed to make the payment of \$750 due August 27, 1999, and monthly payments thereafter; failed to pay 1996-1997, 1997-1998, 1998-1999 and 1999-2000 Klamath County real property taxes.

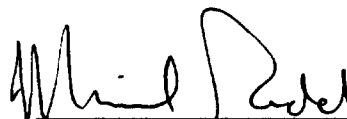
The sum owing on the obligation secured by the trust deed is: The sum of \$70,926.87 plus interest at the rate of 8% per annum from July 21, 1999; Klamath County real property taxes in the amount of \$2,701.55, plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced 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 May 19, 2000, at 10:00 o'clock a.m. based on standard of time established by ORS 187.110 at the Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, 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.

Dated: December 21, 1999.



Michael P. Rudd, Trustee
411 Pine Street
Klamath Falls, OR 97601

EXHIBIT "A"
LEGAL DESCRIPTION

The SE1/4 NE1/4 and NE1/4 SE1/4 of Section 23, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, lying Southerly of the Great Northern Railroad right of way.

SAVING AND EXCEPTING the following portion in the NE1/4 SE1/4 as follows:

Beginning at the Southwest corner of the NE1/4 SE1/4 of Section 23, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, which point of beginning is marked by the intersection of old fence lines with the center line of the Homedale-Dixon County Road; thence North along the centerline of said county road a distance of 145 feet; thence North 89 degrees 47' East along a line parallel to and 145 feet distant from the South line of the NE1/4 SE1/4 of said Section 23 a distance of 300 feet; thence South 145 feet, more or less, to the South line of said NE1/4 SE1/4; thence South 89 degrees 47' West along said South line a distance of 300 feet, more or less, to the point of beginning. ALSO SAVING AND EXCEPTING those portions deeded to Great Northern Railway Company in Volume 95, page 479 and Volume 97, page 85, all Deed Records of Klamath County, Oregon.

State of Oregon, County of Klamath
Recorded 05/03/00, at 3:26 p. m.
In Vol. M00 Page 16001
Linda Smith,
County Clerk Fee\$ 3.00