

Affidavit of Publication

Vol MOO Page 17594STATE 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 #2874

Trustee's Notice of Sale

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for:

Four

Insertion(s) in the following issues:

January 14, 21, 28 February 4, 2000

Total Cost:

\$392.04

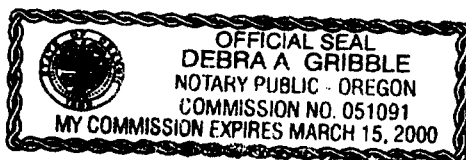
Subscribed and sworn before me this

day of:

February 4, 2000

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2000

TRUSTEE'S NOTICE
OF SALE

Reference is made to that Trust Deed wherein Scott A. Underwood and Sandra M. Underwood, as tenants by the entirety, is grantor; William L. Sisemore, is Trustee; and Klamath First Federal Savings and Loan Association, is Beneficiary, recorded in Official/Microfilm Records, Vol. M94, page 10363, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

Lot 24 of ELMWOOD PARK, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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: In installment due on July 20, 1999 in the amount of \$797.00 and a like installment on the 20th day of each month thereafter, together with late charges.

The sum owing on the obligation secured by the trust deed is: \$88,492.32, plus interest at the rate of 7.475% per annum from June 20, 1999, together with late charges of \$131.12, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

The grantors filed for relief under the Federal Bankruptcy Act on August 5, 1999. Pursuant to the bankruptcy plan which was approved by Order confirming plan entered 11/10/99, the property was surrendered to secured creditors. Secured creditors were granted relief from automatic stay.

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 16, 2000 at 10:00 o'clock a.m., based on standard of time established by ORS 187.110 at 110 N. 6th. Street, #205, 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.

William L. Sisemore
Trustee
#2874 January 14, 21, 28,
February 4, 2000

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND PROOF OF PERSONAL SERVICE ON OCCUPANTS

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.

 X (1) I gave notice of the sale of the real property described in the attached Notice of Default and Election to Sell and Trustee's Notice of Sale by mailing a copy thereof, certified by William L. Sisemore, to be a true copy of the original notice, by both first class and certified mail with return receipt requested by placing the notices in a sealed envelope, with postage thereon, fully prepaid, and deposited in the United States Mail at Klamath Falls, Oregon, on January 6, 2000 , which was after the Trustee's Notice of Default and Election to Sell was recorded, to each of the following named persons. Said persons include (a) The grantor of the trust deed; (b) Any successor-in-interest to the grantor whose interest appears of record, or of whose interest the trustee or 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 lien or interest; (d) Any person requesting notice as required by ORS 86.785. (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Master Financial, Inc., P.O. Box 1109, Orange, CA 92856-1109

Scott A. Underwood/Sandra M. Underwood, 5441 Summers Lane, Klamath Falls, OR 97603

 (2) The following persons were personally served as shown by Exhibit attached hereto.

 X (3) Personal service of Trustee's Notice of Sale was not required because the property is not occupied as shown by Exhibit 1 attached hereto.

 X (4) The grantor(s) of the trust deed was/were not in the military service as shown by Exhibit 2 attached hereto.

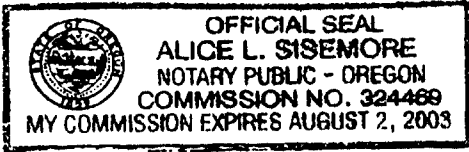
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

William L. Sisemore
William L. Sisemore

Subscribed and sworn to before me by the above-named person on May 16, 2000

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

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




CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) SS
 County of Klamath)

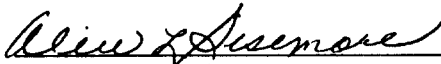
THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Scott A. Underwood and Sandra M. Underwood, husband & wife, as grantor, conveyed to William L. Sisemore, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated April 5, 1994, and recorded April 7, 1994, in the mortgage records of said county, in book/reel/volume M94, page 10363; thereafter a notice of default with respect to said trust deed was recorded January 16, 2000, in book/reel/volume M00, at page 553, 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 May 16, 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.

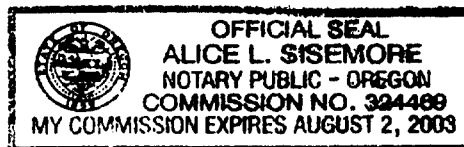
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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


 William L. Sisemore, Trustee

STATE OF OREGON)
) SS
 County of Klamath)

This instrument was acknowledged before me on May 16, 2000, by William 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

I, Dave Shuck, 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 7th day of January 2000, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address)

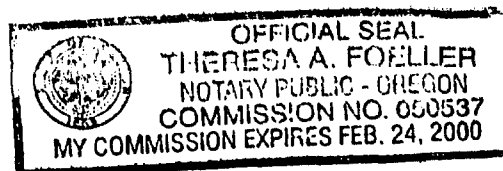
5441 Summers Lane
Klamath Falls, OR. 97603

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

[Signature] 1-10-00
(Signed and Dated)

Subscribed and Sworn to before me this 10th day of JANUARY, 2000.

[Signature]
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES:



() TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL
 or
 (X) TRUSTEE'S NOTICE OF SALE

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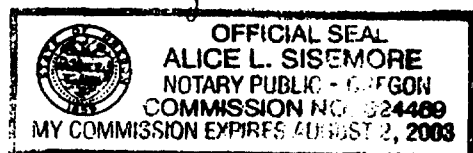
Dated: January 6, 2000.

William L. Sisemore
 William L. Sisemore, Trustee

STATE OF OREGON, County of Klamath) ss

The foregoing was acknowledged before me on January 6, 2000, 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, #205
 Klamath Falls, OR 97601

State of Oregon, County of Klamath
 Recorded 05/16/00, at 9:27 a. m.
 In Vol. M00 Page 1759
Linda Smith,
 County Clerk Fee \$ 46.00