

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
00-13964

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:

Eric D Waters
901 Lincoln Street
Klamath Falls, OR 97601

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.

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 April 11, 2000. 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

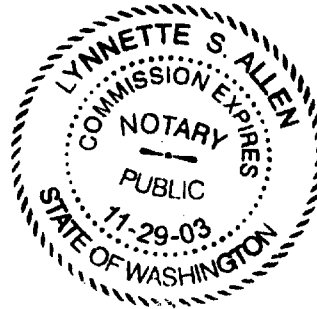
State of Washington)

County of Clark)

On this 11th 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 #: 64404640

00-13964

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Eric D. Waters, an unmarried man as grantor to Amerititle, as Trustee, in favor of National Funding Service, Inc., an Oregon Corporation, as Beneficiary, dated April 2, 1999, recorded April 7, 1999, in the mortgage records of Klamath County, Oregon, in Book No. M99, at Page 12504, Instrument/Reception/Recorder's Fee No. 77639, beneficial interest having been assigned to Fleet Mortgage Corp., fka Fleet Real Estate Funding Corp., covering the following described real property:

See Attached Exhibit "A"

COMMONLY KNOWN AS: 901 Lincoln Street, 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 \$484.70 from December 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:

\$55,661.09, together with interest thereon at the rate of 7.50000% per annum from November 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 August 9, 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. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated

8/01/00

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 #: 64404640

EXHIBIT "A"

Beginning at the most Southerly corner of Lot 4, Block 62, NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon; thence Northwesterly along the Easterly line of Ninth Street 80 feet; thence Northeasterly at right angles to Ninth Street 35 feet; thence Southeasterly and parallel with Ninth Street 80 feet to the Northerly line of Lincoln Street; thence Southwesterly along the Northerly line of Lincoln Street 35 feet to the place of beginning.

CODE 1 MAP 3809-29DC TL 12100

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
00-13964

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

State of Washington)

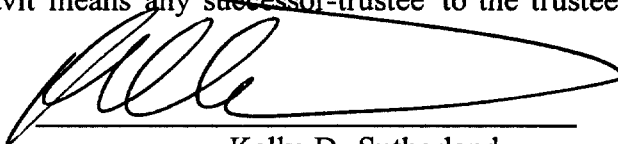
County of Clark)

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 Eric D. Waters, an unmarried man as grantor to Amerititle as trustee, in which National Funding Service, Inc., an Oregon Corporation is beneficiary, recorded on April 7, 1999, in the mortgage records of Klamath County, Oregon in Volume No. M99, at Page 12504, Document/Instrument/Recorder's Fee No. 77639, covering the following described real property situated in said county:

See Attached Exhibit "A"

Commonly known as: 901 Lincoln Street, Klamath Falls, OR 97601

I hereby certify that on April 3, 2000, 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

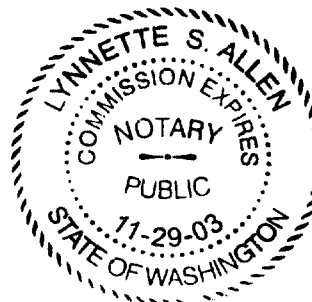
State of Washington)

County of Clark)

On this 7th day of July, 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 #: 64404640



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#3242

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:

June 7, 14, 21, 28, 2000

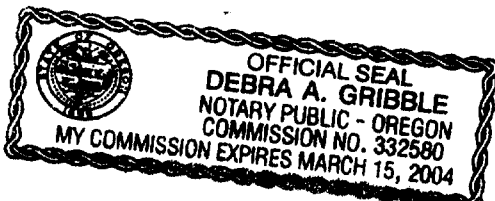
Total Cost: \$756.00

Subscribed and sworn before me this 28th
day of June 2000

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15 20 04



TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Eric D. Waters, an unmarried man as grantor to Amerititle, as Trustee, in favor of National Funding Service, Inc., an Oregon Corporation, as Beneficiary, dated April 2, 1999, recorded April 7, 1999, in the mortgage records of Klamath County, Oregon, in Book No. M99, at Page 12504, Instrument/Reception/Recorder's Fee No. 77639, beneficial interest having been assigned to Fleet Mortgage Corp., fka Fleet Real Estate Funding Corp., covering the following described real property: EXHIBIT "A"

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CODE 1 MAP 3809-29DC
TL 12100

COMMONLY KNOWN AS: 901 Lincoln Street, 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 gran-

tor's failure to pay due the following sums:

Monthly payments in the sum of \$484.70 from December 1, 1999, together with a 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:

\$55,661.09 together with interest thereon at the rate of 7.500000% per annum from November 1, 1999 together with all costs, disbursement, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice is given that the undersigned trustee will on August 9, 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 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 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 a torney'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

25658

property inspections or
the said referenced
property.

The Fair Debt Collec-
tion Practice Act re-
quires that we state the
following: This is an at-
tempt to collect a debt,
and any information ob-
tained will be used for
that purpose. If a dis-
charge has been ob-
tained by any party
through bankruptcy
proceedings: This shall
not be construed to be
an attempt to collect
the outstanding indebt-
edness or hold you per-
sonally liable for the
debt.

KELLY D. SUTHER-
LAND

Successor Trustee

Dated 3/07/00

State of Washington,

County of Clark,ss:

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

SHAPIRO & KREIS-
MAN

201 NE Park Plaza

Drive, #150

Vancouver, WA 98684

(306)260-2253

Lender Loan #: 64404640

#3242 June 7, 14, 21, 28,
2000

53 d 61-00

AFTER RECORDING RETURN TO:
 Shapiro & Kreisman
 201 NE Park Plaza Drive, #150
 Vancouver, WA 98684
 (360) 260-2253
 00-13964

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF Wisconsin)
 County of Milwaukee) SS.

THIS IS TO CERTIFY THAT I, Karen Orlando, am the Vice President of Fleet Mortgage Corp., fka Fleet Real Estate Funding Corp., the current beneficiary in that certain trust deed in which Eric D. Waters, an unmarried man, as grantor, conveyed to Amerititle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated April 2, 1999, and recorded April 7, 1999, in the mortgage records of said county, in Book No. M99, at Page 12504, Document/Instrument/Recorder's Fee No. 77639; thereafter a Notice of Default with respect to said trust deed was recorded March 23, 2000, in Book M-00, Page 9599, 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 August 9, 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: 7/3/00

Fleet Mortgage Corp., fka Fleet Real Estate
Funding Corp.

Karen Orlando
TITLE KAREN ORLANDO VICE PRESIDENT

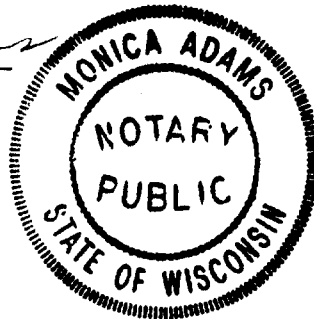
STATE OF WISCONSIN)
) SS.
COUNTY OF MILWAUKEE)

On this 3rd day of July, 2000, before me the undersigned a Notary Public appeared Karen Orlando 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.

Monica Adams

Notary Public for State indicated above
My commission expires: 02-08-04
MONICA ADAMS



State of Oregon, County of Klamath
Recorded 07/13/00, at 3:34 p m.
In Vol. M00 Page 25651
Linda Smith,
County Clerk Fee \$ 66.00