

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon, CA 92022-9004

200 JUL 17 AM 10:59

(Recorder's Use)

T.S. NO. : 1023160-05  
LOAN NO. : 2081156

K 55354

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF CALIFORNIA }  
COUNTY OF SAN DIEGO } SS

I, Christine Ratzlaff 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 California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original or copy of 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 registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

**NAME & ADDRESS****SEE ATTACHED****CERTIFIED NO.**

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons 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 HILLARY V PERRY, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 mail in EL CAJON, CALIFORNIA, on 05/11/2000. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

STATE OF CALIFORNIA } SS  
COUNTY OF SAN DIEGO }

Christine Ratzlaff  
**CHRISTINE RATZLAFF**

On May 11, 2000 before me, the undersigned,  
a Notary Public in and for said State, personally appeared

**CHRISTINE RATZLAFF**

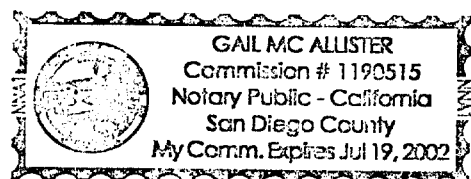
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(notary seal)

WITNESS my hand and official seal.

Signature

Gail McAllister  
ANOSOR



Rev. 06/24/98

K46-

## TRUSTEE'S NOTICE OF SALE

25893

Loan No: 2081156  
T.S. No: 1023160-05

Reference is made to that certain deed made by ,

GARY HART,  
as Grantor to  
MARK H PETERMAN, as Trustee, in favor of

BNC MORTGAGE, INC.,  
as Beneficiary,

dated August 19, 1999, recorded August 30, 1999, in official records of KLAMATH County, Oregon in book/reel/volume No. M99 at page No. 34871, fee/file/instrument/microfile/reception No. XX(indicated which), covering the following described real property situated in said County and State, to-wit:

LOT 17 IN LAKEWOOD HEIGHTS, ACCORDING TO THE OFICIAL PLAT THEREOF ON FILE IN OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's :

Failure to pay the monthly payment due January 1, 2000 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,346.01      Monthly Late Charge \$67.30

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit; The sum of \$155,782.20 together with interest thereon at the rate of 9.800 % per annum from 12/01/1999 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on September 12, 2000 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

( THE KLAMATH COUNTY COURTHOUSE,  
316 MAIN STREET

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 had or had power to convey at the time of the execution by him of the 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

### TRUSTEE'S NOTICE OF SALE

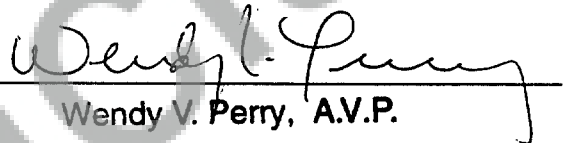
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: April 27, 2000

CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION  
(619)590-9200 Ext.

Signature/By:

  
Wendy V. Perry, A.V.P.

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO } SS

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



HILLARY V PERRY  
TRUSTEE SALE OFFICER

DC0028R1 REEAE      Sender:      Cal-Western Reconveyance Corporation      Page:      1  
 14:36:26 05/10/00      P.O. Box 22004  
 OR - NOS MLG      525 East Main Street  
 Postage:      46.08      El Cajon      CA      92022-9004

## Affidavit Attachment

Article #	Name & Address	Article #	Name & Address
Z070775685	T.S. No.: 1023160-05 # 003 BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO 1011 VALLEY RIVER WAY SUITE 105B EUGENE OR 97401	Z070775686	T.S. No.: 1023160-05 # 004 LARRY GIEBER C/O MOORE & ASSOCITES-BRUCE CULLY MOORE 96 E BROADWAY, SUITE 7 EUGENE OR 97401
Z070775687	T.S. No.: 1023160-05 # 005 MAUREEN GIEBER C/O MOORE & ASSOCITES-BRUCE CULLY MOORE 96 E BROADWAY, SUITE 7 EUGENE OR 97401	Z070775688	T.S. No.: 1023160-05 # 006 LARRY GIEBER C/O MOORE & ASSOCITES-BRUCE CULLY MOORE P.O. BOX 11833 EUGENE OR 97440
Z070775689	T.S. No.: 1023160-05 # 007 MAUREEN GIEBER C/O MOORE & ASSOCITES-BRUCE CULLY MOORE P.O. BOX 11833 EUGENE OR 97440	Z070775690	T.S. No.: 1023160-05 # 008 FOREST PRODUCTS FEDERAL CRED UN C/O FARL ATTN: ILENE D DELL 'ACQUA 121 SW MORRISON ST STE 600 PORTLAND OR 97204
Z070775691	T.S. No.: 1023160-05 # 001 GARY HART 2691 LAKESHORE DRIVE KLAMATH FALLS OR 97601	Z070775692	T.S. No.: 1023160-05 # 002 GARY HART 1060 LAKESHORE DR KLAMATH FALLS OR 97601

# Affidavit of Publication

25896

## STATE OF OREGON, COUNTY OF KLAMATH

REC'D JUN 26 2000

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#3209

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:  
May 26, 2000

June 2, 9, 16, 2000

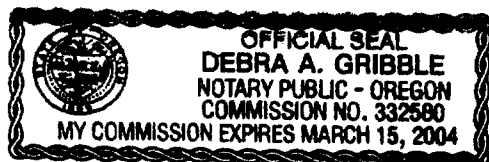
Total Cost: \$594.00

Subscribed and sworn before me this 16th  
day of June 2000

*Debra A. Gribble*

Notary Public of Oregon

My commission expires March 15, 20 04



### TRUSTEE'S NOTICE OF SALE

Loan No: 2081156  
T.S. No: 1023160-05  
69491

Reference is made to that certain deed made by, GARY HART, as Grantor to MARK H. PETERMAN, as Trustee, in favor of BNC MORTGAGE, INC., as Beneficiary dated August 19, 1999, recorded August 30, 1999, in official records of KLAMATH County, Oregon in book/reel/volume No. M99 at page No. 34871, fee/file/instrument/microfile/reception No. XX (indicated which), covering the following described real property situated in said County and State, to-wit:

Lot 17 in Lakewood Heights, according to the official plat thereof on file in office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's Failure to pay the monthly payment due January 1, 2000 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,346.01 Monthly Late Charge \$67.30

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$155,782.20 together with interest thereon at the rate of

9.800% per annum from 12/01/1999 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on September 12, 2000 at the hour of 1:00 P.M., Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at ON THE SECOND FLOOR LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 317 SOUTH 7TH 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 had or had power to convey at the time of the execution by him of the 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance re-

quired under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary"

include their respective successors in interest, if any.

Dated April 27, 2000  
Cal-Western Reconveyance Corporation  
525 East Main Street  
P.O. Box 22004  
El Cajon CA 92022-9004  
Cal-Western Reconveyance Corporation  
(619) 590-9200 Ext.  
Wendy V. Perry, A.V.P.  
STATE OF CALIFORNIA COUNTY OF SAN DIEGO)SS

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

Hillary V. Perry  
Trustee Sale Officer  
#3209 May 26, 2000  
June 2, 9, 16, 2000

25897

69491

1023160-05

## AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON  
COUNTY OF

I, Ed Foreman, 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 12 day of May, 2000 after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 2691 Lakeshore DR  
Klamath Falls, OR

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

Ed Foreman May 12, 2000  
(Signed and Dated)

Subscribed and Sworn to before me this 12<sup>th</sup> day of May, 2000.

Margaret A. Nielsen  
NOTARY PUBLIC OF OREGON  
MY COMMISSION EXPIRES: 4-12-04



State of Oregon, County of Klamath  
Recorded 07/17/00, at 10:59 A.m.  
In Vol. M00 Page 25892  
Linda Smith,  
County Clerk Fee \$ 46.00