

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, 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 Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 address, to-wit:

BrooksAmerica Mortgage Corporation
6 Hutton Centre Drive, #1025
Santa Ana, CA 92707

Michael P. Overstreet
4645 Peck Street nka 4645 Peck Drive
Klamath Falls, OR 97603

Caresa R. Overstreet
4645 Peck Street nka 4645 Peck Drive
Klamath Falls, OR 97603

Michael P. Overstreet
2528 Hope Street
Klamath Falls, OR 97603

Caresa R. Overstreet
2528 Hope Street
Klamath Falls, OR 97603

Western Financial Savings Bank, F.S.B.
P.O. Box 19614
Irvine, CA 92623-9614

BrooksAmerica Mortgage Corporation
6 Hutton Centre Drive, #1020
Santa Ana, CA 92707

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) 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 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 DAVID E. FENNELL, attorney for 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 post office at Bellevue, Washington, on 7-26-02. 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.

Subscribed and sworn to before me on 4/26/2002 by Seamus M...

Julieth Donato
Notary Public for Washington

Residing at Bellevue

My commission expires: 3-17-03

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
Overstreet, Michael P. and Carisa R.
Grantor

to
DAVID E. FENNELL,
Trustee

File No. 7273.21137

After recording return to:
ROUTH CRABTREE & FENNELL
Attn: Vonnle Nave
PO Box 4143
Bellevue, WA 98009-4143

JULIETH DONATO
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 3-17-03

46A

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Michael P. Overstreet and Carisa R. Overstreet, as grantor, to U.S. Bank of Washington, National Association, as trustee, in favor of U.S. Bancorp Mortgage Company, as beneficiary, dated 02/18/93, recorded 02/24/93, in the mortgage records of Klamath County, Oregon, in Book: M-93; Page: 3830 and subsequently assigned to PNC Bank, N.A. by Assignment recorded as Vol. M-94, Page 33128, covering the following described real property situated in said county and state, to wit:

The Easterly 50 fet of Lot 19, all of Lot 20, and the Southerly 1/2 of the vacated alley adjacent to said property on the North, all in Block 12, St. Francis Park, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 4645 Peck Street nka 4645 Peck Drive
Klamath Falls, OR 97603

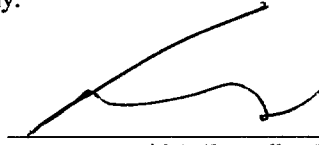
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$366.68 beginning 10/01/99; plus late charges of \$14.29 each month beginning 10/16/99; plus prior accrued late charges of \$0.00; plus advances of \$1,863.60; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$36,977.55 with interest thereon at the rate of 7.75 percent per annum beginning 09/01/99; plus late charges of \$14.29 each month beginning 10/16/99 until paid; plus prior accrued late charges of \$0.00; plus advances of \$1,863.60; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on 08/25/00 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main 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 described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 then 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 obligation 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 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.

DATED 4/17, 2000



David E. Fennell -- Trustee

For further information, please contact:

Vonnie Nave
ROUTH CRABTREE & FENNELL
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7273.21137/Overstreet, Michael P. and Carisa R.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

David E. Fennell -- Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

7273.21137/OVERSTREET

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
 County of Klamath)

I, Dave Shuck, 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 Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 26th day of April, 2000, after personal inspection, I found the following described real property to be unoccupied:

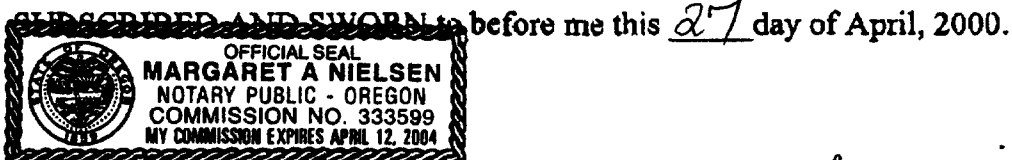
The Easterly 50 feet of Lot 19, all of Lot 20, and the Southerly ½ of the vacated alley adjacent to said property on the North, all in Block 12, St. Francis Park, in the County of Klamath, State of Oregon.

Commonly known as: 4645 Peck Street nka 4645 Peck Drive
 Klamath Falls, OR 97603



DAVE SHUCK

185614




 Notary Public for Oregon

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#3221

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 1, 8, 15, 22, 2000

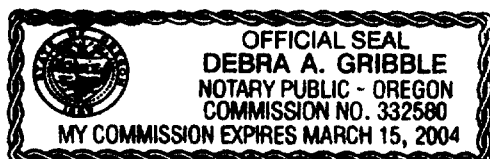
Total Cost: \$688.50

Subscribed and sworn before me this 22nd
day of June 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15, 20 04



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Michael P. Overstreet and Carisa R. Overstreet, as grantor, to U.S. Bank of Washington, National Association, as trustee, in favor of U.S. Bancorp Mortgage Company, as beneficiary, dated 02/18/93, recorded 02/24/93, in the mortgage records of Klamath County, Oregon, in book M-93, Page 3830 and subsequently assigned to PNC Bank, N.A. by Assignment recorded as Volume M94 Page 33128, covering the following described real property situated in said county and state, to wit:

The Easterly 50 feet of Lot 19, all of Lot 20, and the Southerly 1/2 of the vacated alley adjacent to said property on the North, all in Block 12, St Francis Park, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 4645 Peck Street nka 4645 Peck Drive, Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$366.68 beginning 10/01/99; plus late charges of \$14.29 each month beginning 10/16/99; plus prior accrued late charges of \$0.00; plus advances of \$1,863.60; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further

sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust

deed immediately due and payable, said sums being the following, to wit: \$36,977.55 with interest thereon at the rate of 7.75 percent per annum beginning 09/01/99; plus late charges of \$14.29 each month beginning 10/16/99 until paid; plus prior accrued late charges of \$0.00; plus advances of \$1,863.60; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on 08/25/00 at the hour of 10:00 o'clock, A.M. in accordance with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Court house, 316 Main 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 described real property which the grantor had or had power to convey at the time of execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 then 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 obligation 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 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, any.

DATED April 17, 2000
David E. Fennell -- Trustee
For further information, please contact:
Donnie Nave
ROUTH CRABTREE & FENNELL
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7273.21137/
Overstreet, Michael P. and Carisa R.
State of Washington,
County of Kingss:

I, the undersigned,

signed, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.
David E. Fennell - Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
#3221 June 1, 8, 15, 22, 2000

27717

State of Oregon, County of Klamath
Recorded 07/28/00, at 3:18 p. m.
In Vol. M00 Page 27712
Linda Smith,
County Clerk Fee\$ 46⁰⁰