

AFTER RECORDING, RETURN TO:

Michael P. Kearney, Attorney
 260 Country Club Rd., #210
 Eugene, OR 97401

K55365
**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
 AND OF NON-MILITARY SERVICE**

STATE OF OREGON)
 : ss.
County of Lane)

I, MICHAEL P. KEARNEY, 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 his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in such 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:

Michael White
 Daryl White
 P O Box 5793
 Reno, NV 89513

Such persons 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 person requesting notice, as required by ORS 86.785.

Each of the notices (together with the Notice Required by the Fair Debt Collection Practices Act) so mailed was certified to be a true copy of the original notice of sale by MICHAEL P. KEARNEY, attorney for the trustee named in such 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 Eugene, Oregon, on May 18, 2000. 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 such notices was mailed after the notice of default and election to sell described in such notice of sale was recorded and at least 120 days before the day fixed in such notice by the trustee for the trustee's sale.

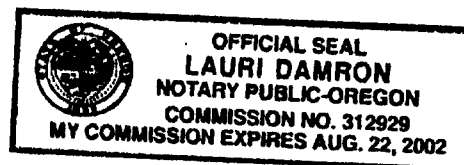
Grantors were not at the time of mailing the Trustee's Notice of sale, together with attached Notice Required by the Fair Debt Collection Practices Act on May 18, 2000, and are not now in the military service of the United States or its allies, and is not and was not a minor or an incapacitated person.

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

Michael P. Kearney
MICHAEL P. KEARNEY

Subscribed and sworn to before me this 18th day of May, 2000.

Lauri Damron
Notary Public for OREGON
My Commission Expires: 8/22/02



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed (herein the "trust deed") made by Michael White and Daryl White, Grantors, to Willamette Valley Title Company, as Trustee, in favor of Ruth Reynolds as Beneficiary, dated the 9th day of September, 1983, recorded on the 13th day of September, 1983, covering the following described real property in the official records of Klamath County, Oregon, in Volume M83 page 15740:

Lot 24 in Block 6 of Wagon Trail Acreages Number One, Second Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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: \$3,600, plus interest at nine percent (9%) from September 9, 1983.

By reason of this default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable which is \$3,600, plus accrued interest at nine percent from September 9, 1983, costs and expenses actually incurred in enforcing the obligation, including but not limited to, the foreclosure guarantee, publication costs, Trustee fees and attorney fees as allowed by law.

Notice is given that the undersigned trustee will on September 29, 2000, at the hour of 1:00 o'clock, p.m., in accord with the standard of time established by ORS 187.110, at Klamath County Courthouse, 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 real property which the grantor had or had power to convey at the time of the execution by him of the trust deed, together with any interest which the grantor or his 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 such 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.

DATED: May 18, 2000.

Michael P. Kearney
Michael P. Kearney, Attorney at Law
Trustee

STATE OF OREGON)
 : ss.
County of Lane)

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

Michael P. Kearney
Attorney at Law, Trustee

**NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. SECTIONS 1692**

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The Beneficiary as named in the attached Trustee's Notice of Sale is the original creditor to whom the debt was owed; if the debt has been assigned, the Trustee's Notice of Sale will name the current holder of the beneficial interest.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the Trustee unless the debtor, within thirty days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor notifies the Trustee in writing within thirty days of the receipt of this notice that the debt or any portion thereof is disputed, the Trustee will provide a verification of the debt, and a copy of the verification will be mailed to the debtor by the Trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the Trustee within the thirty days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the Trustee.
6. Written request should be addressed to: Michael P. Kearney, P.C., Attorney at Law, 260 Country Club Road, Suite 210, Eugene, Oregon 97401.

AFTER RECORDING, RETURN TO:

Michael P. Kearney, Attorney
 260 Country Club Rd., #210
 Eugene, OR 97401

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON)
 : ss.
 County of Lane)

I, Michael P. Kearney, being first duly sworn, depose, and say and certify that:

I am an attorney at law, trustee in that certain trust deed executed and delivered by Michael White and Daryl White as grantors, to Willamette Valley Title Company, as trustee, in which Ruth Reynolds, now known as Ruth Hofman, is the beneficiary, recorded on September 13, 1983, in the Official Records of Klamath County, Volume M83, Page 15740, covering the following described real property situated in Klamath County: Lot 24 in Block 6 of Wagon Trail Acreages Number One, Second Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

I hereby certify that on May 18, 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.

Michael P. Kearney
 Michael P. Kearney, Attorney at Law
 Trustee

Subscribed and sworn to before me this 18 day of May, 2000.

Lauri Damron
 Notary Public for OREGON
 My Commission Expires: 8/22/02



TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY - (end)

Affidavit of Publication

31852

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#3197

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 24, 31, 2000

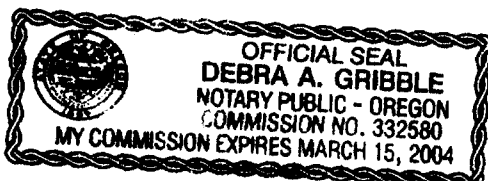
June 7, 14, 2000

Total Cost: \$432.00

Subscribed and sworn before me this 14th
day of June 2000

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15 2004



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed (herein the "trust deed") made by Michael White and Dar-yl White, Grantors, to Williamette Valley Title Company, as Trustee, in favor of Ruth Reynolds as Beneficiary, dated the 9th day of September, 1983, recorded on the 13th day of September, 1983, covering the following described real property in the official records of Klamath County, Oregon, in Volume M83 page 15740: Lot 24 in Block 6 of Wagon Trail Acreages Number One, Second Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. 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: \$3,600, plus interest at nine percent (9%) from September 9, 1983. By reason of this default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable which is \$3,600, plus accrued interest at nine percent from September 9, 1983, costs and expenses actually incurred in enforcing the obligation including but not limited to, the foreclosure guarantee, publication costs, Trustee fees and attorney fees as allowed by law. Notice is given that the undersigned trustee will on September 29, 2000, at the hour of 1:00 o'clock p.m. in accord with the standard of time established by ORS 187.110, at Klamath County Courthouse, 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 real property which the grantor had or had power to convey at the time of the execution by him of the trust deed, together with any interest which the grantor or his 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 such sums or tenders during 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.

DATED: May 18, 2000
Michael P. Kearney,
Attorney at Law Trustee

May 24, 31, 2000
June 7, 14, 2000

State of Oregon, County of Klamath
Recorded 08/30/00, at 2:34 p.m.
In Vol. M00 Page 31846
Linda Smith,
County Clerk Fee\$ 51.00