

200 SEP 15 PM 3:47

Vol MOO Page 33926

K-55592

AFFIDAVIT OF MAILING
Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I, Trudie Walsh, 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 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 addresses, to-wit:

SEE Exhibit "A" Attached hereto and incorporated herein by this reference.

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 Krista L. White, trustee named in said notice; each such copy was contained in a sealed envelope, 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 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.

Trudie Walsh
Trudie Walsh

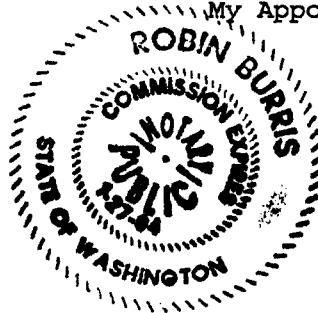
SUBSCRIBED AND SWORN TO before me this 13 day of June, 2000.

Robin Burris
PRINTED NAME: Robin Burris

NOTARY PUBLIC in and for the State of
Washington residing at Seattle.
My Appointment Expires: 1-27-04.

AFTER RECORDING RETURN TO:

BISHOP, LYNCH & White, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
Attn: Trudie Walsh
FORBASE\OREGON\MOD.FRM REV 6/1/00



K71-

EXHIBIT A

GRANTORS:

Curtis A. Harris
1726 Pine Grove Road
Klamath Falls, OR 97603

Violet E. Harris aka Martin
1726 Pine Grove Road
Klamath Falls, OR 97603

Curtis A. Harris
7390 South 6th Street
Klamath Falls, OR 97603

Violet E. Harris aka Violet Martin
7390 South 6th Street
Klamath Falls, OR 97603

ALL OTHER PARTIES:

Occupants of the Premises
1726 Pine Grove Road
Klamath Falls, OR 97603

Klamath County Tax Collector
305 Main Street
Klamath Falls, OR 97601

Klamath Project & Pine Grove Irrigation District
3735 Shata Way
Klamath Falls, OR 97603-4833

Bank of America NA, Recover - Legal
P.O. Box 2462
Spokane, WA 99210

General Credit Service, Inc.
2742 Jacksonville Hwy
Medford, OR 97501

William and Ann Crawford
6719 Amber
Klamath Falls, OR 97603

The Cronin Company
1205 NW Marshall Street
Portland, OR 97209

Carter Jones Collection
1143 Pine Street
Klamath Falls, OR 97601

Bank of America c/o Ralph C. Sipprell, Atty at Law
9011 SW Beaverton Hillsdale Hwy Ste. B
Portland, OR 97225

General Credit Service, Inc.
P.O. box 8
Medford, OR 97501

The Cronin Co. c/o C. Thomas Davis
12450 SW 1st Street
Beaverton, OR 97005

Carter Jones Collection c/o Neal G. Buchanan
435 Oak Street
Klamath Falls, OR 97601

After recording return to:
 BISHOP, LYNCH & WHITE, P.S.
 720 Olive Way, #1301
 Seattle, WA 98101-1801
 Attn: Trudie Walsh
 Harris, 240-2330.01

NOTICE: WE ARE ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTING.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Curtis A. Harris and Violet E. Harris, an estate in fee simple as tenants by the entirety, as grantor, to Mark H. Peterman, as trustee, in favor of BNC Mortgage, Inc., a California Corporation, as beneficiary, dated January 15, 1996, recorded January 30, 1996, in the mortgage records of Klamath County, Oregon, in VOL M96, Page 2521, covering the following described real property situated in said county and state, to-wit:

See Legal Description attached hereto as Exhibit "A" and incorporated herein by this reference.

Commonly known as: 1726 Pine Grove Road, Klamath Falls, OR 97603

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:

Delinquent monthly payments from January 15, 1999 through May 15, 2000

3	Payment(s) at	\$1,205.45	\$3,616.35
6	Payment(s) at	1,153.04	6,918.24
6	Payment(s) at	1,215.02	7,290.12
2	Payment(s) at	1,277.55	2,555.10

Late Charges:

3	Late Charge(s) at	120.55	
	for each monthly payment not		
	made within 10 days of its due		361.65
	date:		
6	Late Charge(s) at	115.30	
	for each monthly payment not		
	made within 10 days of its due		691.80
	date:		

6	Late Charge(s) at for each monthly payment not made within 10 days of its due date:	121.50	729.00
2	Late Charge(s) at for each monthly payment not made within 10 days of its due date:	127.78	255.56
TOTAL MONTHLY PAYMENTS AND LATE CHARGES			\$22,417.82

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 sums being the following, to-wit:

Unpaid principal balance \$127,675.10, plus interest at the current rate of 11.375% which is subject to change, from December 15, 1998, additional late charges, advances, foreclosure fees and costs.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 18, 2000, at the hour of 11:00 o'clock a.m. , in accord with the standard of time established by ORS 187.110, at the front entrance to the County Courthouse, located at 316 Main Street, Klamath Falls , of Klamath County, 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 grantor of the said trust deed together with any interest which the grantor or grantor's 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 f&d@

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: June 6, 2000.

Robin P. Church

Robin P. Church, Trustee

State of Washington)
) ss.
County of King)

I certify that I know or have satisfactory evidence that ROBIN P. CHURCHYY is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the instrument.

Dated this 6 day of June, 2000.

Trudie Walsh

PRINTED NAME: Trudie Walsh

Notary Public in and for the State of Washington, residing at Seattle.
My Commission Expires: 7-15-00.

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

For Information Contact:

Bishop, Lynch & White, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
(206) 622-7527
Ref: Harris, 240-2330.01

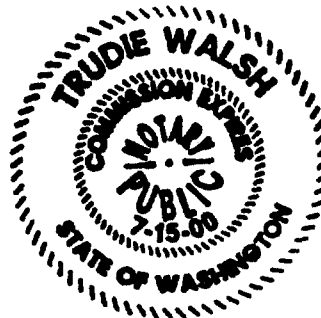


EXHIBIT "A"

DESCRIPTION OF PROPERTY

The following described real property situate in Klamath County, Oregon:

Parcel 1:

A Parcel of land in the SE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, more particularly described as follows:

Beginning at a point which is South 88°58' East a distance of 30.0 feet and North 0°06' East a distance of 1093.20 feet from the Southwest corner of said SE $\frac{1}{4}$ of the NW $\frac{1}{4}$, said point also being on the East right of way line of Pine Grove Road; thence North 0°06' East, along said East line a distance of 200.64 feet; thence leaving said East line, and running South 89°30' East, a distance of 297.2 feet; thence South 0°06' West a distance of 201.11 feet; thence North 89°24' West a distance of 297.2 feet to the point of beginning.

RESERVING the East 30.0 feet for a non-exclusive road easement.

Parcel 2:

A parcel of land in the SE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows;

Beginning at a point which is South 88°58' East a distance of 30.0 feet and North 0°06' East a distance of 1093.20 feet from the Southwest corner of said SE $\frac{1}{4}$ NW $\frac{1}{4}$ and continuing North 0°06' East, along said East line a distance of 200.64 feet to the true point of beginning, said point also being on the East right of way line of Pine Grove Road; thence South 89°30' East, a distance of 297.2 feet; thence North 0°06' East a distance of 25 feet to the South line of property described in Deed Book M66 page 831; thence South 89°55' West along said South line, a distance of 297.2 feet to the East right of way line of Pine Grove Road; thence South along said East line, 25 feet, more or less, to the point of beginning.

EXHIBIT "A"

DESCRIPTION OF PROPERTY

The following described real property situate in Klamath County, Oregon:

Parcel 1:

A Parcel of land in the SE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, more particularly described as follows:

Beginning at a point which is South 88°58' East a distance of 30.0 feet and North 0°06' East a distance of 1093.20 feet from the Southwest corner of said SE $\frac{1}{4}$ of the NW $\frac{1}{4}$, said point also being on the East right of way line of Pine Grove Road; thence North 0°06' East, along said East line a distance of 200.64 feet; thence leaving said East line, and running South 89°30' East, a distance of 297.2 feet; thence South 0°06' West a distance of 201.11 feet; thence North 89°24' West a distance of 297.2 feet to the point of beginning.

RESERVING the East 30.0 feet for a non-exclusive road easement.

Parcel 2:

A parcel of land in the SE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows;

Beginning at a point which is South 88°58' East a distance of 30.0 feet and North 0°06' East a distance of 1093.20 feet from the Southwest corner of said SE $\frac{1}{4}$ NW $\frac{1}{4}$ and continuing North 0°06' East, along said East line a distance of 200.64 feet to the true point of beginning, said point also being on the East right of way line of Pine Grove Road; thence South 89°30' East, a distance of 297.2 feet; thence North 0°06' East a distance of 25 feet to the South line of property described in Deed Book M66 page 831; thence South 89°55' West along said South line, a distance of 297.2 feet to the East right of way line of Pine Grove Road; thence South along said East line, 25 feet, more or less, to the point of beginning.

Affidavit of Publication

33935

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#3411

Trustee's Notice of Sale

Curtis Harris

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:

August 16, 23, 30, 2000

September 6, 2000

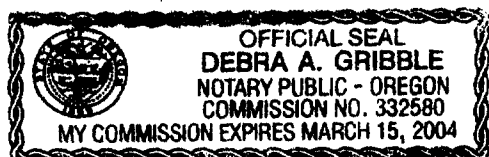
Total Cost: \$904.50

Subscribed and sworn before me this 6th
day of September 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15 20 04



NOTICE: WE ARE AT
TEMPTING TO COL
LECT A DEBT, ANY
INFORMATION OB
TAINED WILL BE
USED FOR
P U R P O S E S
OF DEBT COLLECT
ING.

TRUSTEE'S NOTICE OF SALE

Reference is
made to that certain
trust deed made by
Curtis Harris and
his wife Barbara Harris, as
grantors, to Mark H.
Peterson, as trustee,
in favor of BNC Mort
gage, Inc., a California
Corporation, as bene
ficiary, dated January
15, 1996, recorded Janu
ary 30, 1996, in the
mortgage records of
Klamath County, Ore
gon, in VOL M96, Page
2521, covering the fol
lowing described real
property situated in
said county and state,
to-wit:

DESCRIPTION OF PROPERTY

The following described
real property situate in
Klamath County, Ore
gon:

Parcel 1: A Parcel of
land in the SE1/4 NW1/4
of Section 9, Township
39 South, Range 10 East
of the Willamette Mer
idian, more particular
ly described as follows:
Beginning at a
point which is South
88°58' East a distance
of 30.0 feet and North
0°06' East a distance of
1093.20 feet from the
Southwest corner of
said SE1/4 of the NW1/
4, said point also being
on the East right of way
line of Pine Grove
Road; thence North
0°06' East, along said
East line a distance of
200.64 feet; thence 0°06'
East, along said East
line a distance of 200.64
feet; thence leaving
said East line, and run
ning South 89°30' East,
a distance of 297.2 feet;
thence South 0°06' West
a distance of 201.11
feet; thence North

89°24' West a distance
of 297.2 feet to the point
of beginning
RESERVING the
East 30.0 feet for a non
exclusive road ease
ment.

Parcel 2:

A parcel of land
in the SE1/4 NW1/4 of
Section 9, Township 39
South, Range 10 East
of the Willamette Meridi
an, in the County of
Klamath, State of Ore
gon, more particularly
described as follows:
Beginning at a
point which is South
88°58' East a distance
of 30.0 feet and North
0°06' East a distance of
1093.20 feet from the
Southwest corner of
said SE1/4 NW 1/4 and

continuing North 0°06'
East, along said East
line a distance of 200.64
feet to the true point of
beginning, said point
also being on the East
right of way line of Pine
Grove Road; thence
South 89°30' East, a dis
tance of 297.2 feet;
thence North 0°06' feet
to the true point of be
ginning, said point also
being on the East right
of way line of Pine
Grove Road; thence
South 89°30' East, a dis
tance of 297.2 feet;
thence North 0°06'
East a distance of 25
feet to the South line of
property described in
Deed Book M66 page
831; thence South 89°55'
West along said South
line, a distance of 297.2
feet to the East right of
way line of Pine Grove
Road; thence South
along said East line, 25
feet, more or less, to
the point beginning.

Commonly known
as: 1726 Pine Grove
Road, Klamath Falls,
OR 97603

Both the benefici
ary and the trustee
have elected to sell the
said real property to
satisfy the obligations
secured by said trust
deed and a notice of de
fault has been recorded
pursuant to Oregon re
vised Statutes
86.735(3); the default
for which the foreclo
sure is made is gran
tor's failure to pay
when due the following
sums:

Monthly Payments:
Delinquent monthly
payments from Janu
ary 15, 1999 through
May 15, 2000

3	Payment(s)	at
	\$1,205.45/\$3,616.35	
6	Payment(s)	at
	\$1,153.04/\$6,918.24	
6	Payment(s)	at
	\$1,215.02/\$7,290.12	
2	Payment(s)	at
	\$1,277.55/\$2,555.10	

Late Charges:
3 Late Charge(s) at
\$120.55/\$361.65 for each
monthly payment not
made within 10 days of
its due date.

6 Late Charge(s) at
\$115.80/\$347.40 for each
monthly payment not
made within 10 days of
its due date.

6 Late Charge(s) at
\$121.50/\$729.00 for each
monthly payment not
made within 10 days of
its due date.

TOTAL MONTHLY
PAYMENTS AND
LATE CHARGES
\$22,417.82

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 sums
being the following, to
wit:

Unpaid principal
balance \$127,675.10, plus
interest at the current
rate of 11.375% which
is
subject to change, from
December 15, 1998, ad
ditional late charges,
advances, foreclosure
fees and costs.

W H E R E F O R E ,
notice hereby is given
that the undersigned
trustee will on October
18, 2000, at the hour of
11:00 o'clock a.m., in
accord with the stan
dard of time estab
lished by ORS 187.110,
at the front entrance to
the County Courthouse
located at 316 Main
Street, Klamath Falls,
of Klamath County,
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 grantor of the said trust deed together with any interest which the grantor or grantor's 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 forth, a person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective deed in interest, if any.

DATED: June 6, 2000

Robin P. Church, Trustee

State of Washington(ss)
County of King

I certify that I know or have satisfactory evidence that ROBIN P. CHURCHYY is the person who appeared before me, and said person acknowledged that she signed the attached Trustee's Notice of Sale and acknowledged it to be her free and voluntary act and deed and for the uses and purposes mentioned in the instrument.

Dated this 6th day of June, 2000

Trudie Walsh

Notary Public in and for the State of Washington, residing at Seattle.

My Commission Expires 7-15-00.

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

For information contact:

Bishop, Lynch & White, P.S.

720 Olive Way, #1301
Seattle, WA 98101-1801
(206) 622-7527

Ref: Harris, 240-2330.01
#3411 August 16, 23, 30,
2000
September 6, 2000

RECEIVED

SEP 11 2000

BISHOP, LYNCH & WHITE, P.S.

State of Oregon, County of Klamath

Recorded 09/15/00, at 3:47 p.m.

In Vol. M00 Page 33926

Linda Smith,

County Clerk Fee\$ 71.00