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RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

MTC 47761

AFTER RECORDING RETURN TO

name and address of the person authorized to receive the instrument after recording, as required by ORS 205.180(4) and ORS 205.238.

This Space For County Recording Use Only as of 8-1-98

Routh Crabtree + Fenneces 3535 18841 and 5.E. Switc 100 Bellevice WA 98000

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

e or Proof of Service will be considered a transaction.	
AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of s	ale attached)
AFFIDAVIT OF PUBLICATION NOTICE OF SALE	
PROOF OF SERVICE	ī

Original Grantor on Trust Deed

Brendon R. Ridgenay

Beneficiary

AFFIDAVIT OF MAILING AMENDED 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:

Name

Address

Brandon R. Ridgeway 1518 Ivory Street Klamath Falls, OR 97603 Douglas V. Osbrone 429 Pine Street Klamath Falls, OR 97601

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 _________. 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 9-25, 20 00, by

<u>_____, 20______</u>, by___

Notary Public for Washington

Residing at Red MONIT

My commission expires: 11/17/03

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from Brandon R. Ridgeway, a married man Grantor

to

DAVID E. FENNELL

Trustee

File No.7037.21656

After recording return to:

ROUTH CRABTREE & FENNELL Attn: Becky Baker PO Box 4143 Bellevue, WA 98009-4143 ROBERT TUERCK
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 11-17-03

AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Brandon R. Ridgeway, a married man, as grantor, to Amerititle, as trustee, in favor of National Funding Service, Inc., an Oregon corporation, as beneficiary, dated 04/02/98, recorded 04/06/98, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 11203, and subsequently assigned to Chase Manhattan Mortgage Corporation by Assignment recorded as Volume M98, Page 13168, covering the following described real property situated in said county and state, to wit:

Lot 43, Lewis Tracts, according to the Official Plat thereof on File in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS:

1518 Ivory Street 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 \$561.07 beginning 11/01/98; plus late charges of \$22.44 each month beginning 11/16/98; plus prior accrued late charges of \$0.00; plus advances of \$331.00; 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: \$64,474.72 with interest thereon at the rate of 7.375 percent per annum beginning 10/01/98; plus late charges of \$22.44 each month beginning 11/16/98 until paid; plus prior accrued late charges of \$0.00; plus advances of \$331.00; 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.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on Friday, September 10, 1999, 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 2nd floor lobby of the Klamath County Courthouse, 317 South 7th Street, in the City of Klamath Falls, County of Klamath, State of Oregon; However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceedings filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated on August 30, 2000

WHEREFORE, notice hereby is given that the undersigned trustee will on November 3, 2000 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 2nd floor lobby of the 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 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 September 25, 2000

David E. Fennell -- Trustee

For further information, please contact:

Becky Baker ROUTH CRABTREE & FENNELL PO Box 4143 Bellevue, WA 98009-4143 (425) 586-1900

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

AMENDED TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Brandon R. Ridgeway, a married man

Grantor

to

DAVID E. FENNELL

Trustee

File No. 7037.21656

After recording return to:

ROUTH CRABTREE & FENNELL Attn: Becky Baker PO Box 4143

Bellevue, WA 98009-4143

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

State of Oregon, County of Klamath Recorded 10/16/00, at //:/8a. m. In Vol. M00 Page 376/3 Linda Smith, County Clerk Fee\$ 36