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After recording return to:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, #1301
Seattle, WA 98101-1801
Trustee: Krista L. White or Robin P. Church
Attn: Trudie Walsh
Ref: Hanks, 240-3887.01

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KS6067

NOTICE: UNLESS YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF WITHIN 30 DAYS AFTER RECEIPT OF THIS DOCUMENT, THIS OFFICE WILL ASSUME THE DEBT TO BE VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THE 30-DAY PERIOD THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE DEBT WILL BE OBTAINED AND WILL BE MAILED TO YOU. UPON WRITTEN REQUEST WITHIN 30 DAYS, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, WILL BE PROVIDED.

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

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Patricia Hanks, as grantor, to Amerititle, as trustee, in favor of Beneficial Oregon, Inc dba Beneficial Mortgage Co., as beneficiary, dated June 25, 1998, recorded June 30, 1998, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 23027, covering the following described real property situated in said county and state, to-wit:

The Easterly or Northeasterly 50 feet of Lot 12 and 13 Block 36 Hot Springs Addition to the City of Klamath Falls, Oregon, according to the plat thereof on file in the office of the County Clerk of Klamath County, Oregon

Commonly known as: 1918 Manzanita Street, Klamath Falls, OR 97601

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor-trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situate; further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest with respect to provision therein which authorizes sale in the event of default of such provision; the default for which foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments:

Delinquent Monthly Payments due from September 25, 1999 through September 25, 2000:

Total Delinquency	\$10,837.54
Late Charges: Included in above figure	
TOTAL MONTHLY PAYMENTS AND LATE CHARGES	<u>\$10,837.54</u>

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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 \$66,047.21, plus interest at the current rate of 12.75% which is subject to change, from August 25, 1999, additional late charges, advances, foreclosure fees and costs.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 11:00 o'clock a.m. , in accord with the standard of time established by ORS 187.110 on February 21, 2001, at the following place: at the front entrance to the Klamath County Courthouse, 316 ain Street, Klamath Falls, Oregon , County of Klamath, State of Oregon, which is the hour, date and place last set for said sale.

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), paying all advances authorized under the deed of trust, including all costs and expenses incurred in enforcing the obligation and trust deed, 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: October 16, 2000

Robin P. Church
Robin P. Church, Trustee

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this 16 day of October, 2000, personally appeared Robin P. Church, who acknowledged that she signed the within foregoing instrument as her free and voluntary act and deed for the uses and purposes therein mentioned.



Trudie Walsh
PRINTED NAME: Trudie Walsh
Notary Public for Washington
My commission expires: 7-15-00

For Information Call:
(206) 622-7527
Ref: 240-3887

State of Oregon, County of Klamath
Recorded 10/19/00, at 3:14 p.m.
In Vol. M00 Page 38216
Linda Smith,
County Clerk Fee\$ 26⁰⁰