

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#3548

Trustee's Notice of Sale

Michael Burt

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:

October 19, 26, 2000

November 2, 9, 2000

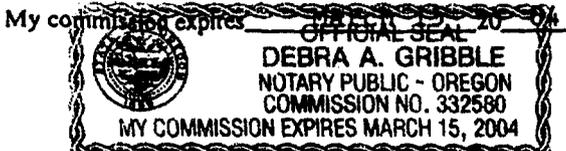
Total Cost: \$864.00

Larry L. Wells

Subscribed and sworn before me this 9th day of November 20 00

Debra A. Gribble

Notary Public of Oregon



TRUSTEE'S NOTICE OF SALE		TOTAL PAYMENTS AND LATE CHARGES: \$11,940.19		G. TIME AND PLACE OF SALE:	
T.S. No: 0NMC053956		2. Other Arrearages: \$15.00		TIME: 10:00 A.M.	
AKR		TOTAL AMOUNT DUE: \$11,955.19		Wednesday, 12/06/00	
Loan No: 6380725/685/Burt		Plus all accrued real property taxes, interest or penalties until paid.		PLACE: On the front steps to the Circuit Court 316 Main Street, Klamath Falls, OR	
The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby;		3. Default(s) other than payment of money:		H. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN THAT at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.	
A. PARTIES IN THE DEED OF TRUST:		E. AMOUNT DUE: The beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being:		I. 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 the Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.	
GRANTOR(S): Michael E. Burt, a married man		Principal Balance: \$92,888.19		Dated: 07/17/2000	
TRUSTEE: Ameri-title		In addition to said principal, interest at the rate of variable as provided in the Note or other Instrument secured, shall be payable from 05/01/1999 at 8.500%, as well as all Trustee's fees and costs, Attorneys fees and costs, and all foreclosure costs.		Fidelity National Title Company of Oregon, 401 S.W. Fourth Avenue Portland, OR 97204 (503)223-8338	
S U C C E S S O R TRUSTEE: Fidelity National Title Company of Oregon		F. ELECTION TO SELL: NOTICE IS HEREBY 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 Oregon Revised Statutes: Sections 86.705 et seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execution of the Trust Deed to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.		By: Thomas R. Moore, Assistant Vice President Fidelity National Title Company of Oregon	
BENEFICIARY: Community Lending Inc.		C. TRUST DEED INFORMATION:			
B. DESCRIPTION OF PROPERTY: Lot 4 of Summer's Lane Homes, according to the official plat thereof, on file on the Office of the County Clerk of Klamath County, Oregon.		DATED: 05/07/1997			
Property commonly known as: 4303 Onyx Avenue Klamath Falls, OR 97603		DATE: 05/15/1997			
		RECORDING NUMBER: Instr. #: 37711 Book: M97 Page: 14886			
		RECORDING PLACE: Official records of the County of Klamath, State of Oregon			
		ASSIGNMENT: 09/05/1997 BK: M97 PG: 29207 to Norwest Mortgage, Inc.			
		DEFAULT: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:			
		1. Monthly Payments: Monthly installments and late charges from 06/01/1999 and all subsequent installments and late charges			

FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification."

"If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

"**IF YOU HAVE FILED A CHAPTER 7 BANKRUPTCY AND RECEIVED A DISCHARGE OF DEBTOR, YOU ARE NO LONGER PERSONALLY OBLIGATED TO MAKE PAYMENTS ON THE LOAN. However, the beneficiary still retains a security interest in the property and can exercise its rights to commence foreclosure unless a cure of the default under the security instrument is effected.

The following communication is mandatory and should not be read as a requirement that you make payments on your loan. If you in fact follow the options specified in the attached communication and make payments, you should only do so if you are interested in preserving your rights to the property."

#3548 October 19, 26, 2000
November 2, 9, 2000

Unofficial Copy

State of Oregon, County of Klamath
Recorded 11/29/00, at 3:23 p. m.
In Vol. M00 Page 42869
Linda Smith,
County Clerk Fee \$ 51⁰⁰