RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE Per ORS 205.234 Vol_M00_Page_44867

AFTER RECORDING RETURN TO:

Attorneys Equity National Corporation 23721 Birtcher Drive Lake Forest, CA. 92630 TS#: 45492-F

- 1. TRUSTEE'S NOTICE OF SALE
- 2. AFFIDAVIT OF MAILING NOTICE OF SALE
- 3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
- 4. PROOF OF SERVICE

Original Grantor on Trust Deed: ANDREW SCOTT HOLLAND AND BRENDA LYNN HOLLAND, AN ESTATE IN FEE SIMPLE AS TENANTS BY ENTIRETY

Beneficiary:

COUNTRYWIDE HOME LOANS, INC.

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

STATE OF COUNTY OF CALIFORNIA] ORANGE]

Trustee Sale Number: 45492-F

KIM LEQUANG of Attorneys Equity National Corporation being duly sworn, and deposes says:
That he/she is over the age of eighteen years;
That on 08/08/00 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

ANDREW SCOTT Certified Number: P 972 975 244 PO BOX 848 & Regular Mail CHILOQUIN, OR 97624 BRENDA LYNN HOLLAND PO BOX 848 Certified Number: P 972 975 245 & Regular Mail CHILOQUIN, OR 97624 ANDREW SCOTT HOLLAND Certified Number: P 972 975 246 639 THIRD STREET & Regular Mail CHILOQUIN, OR 97624 BRENDA LYNN HOLLAND Certified Number: P 972 975 247 639 THIRD STREET & Regular Mail CHILOQUIN, OR 97624 ANDREW SCOTT HOLLAND Certified Number: P 972 975 248 PO BOX 848 & Regular Mail CHILOQUIN, OR 97624 Certified Number: P 972 975 249 ANDREW SCOTT HOLLAND 639 THIRD STREET & Regular Mail CHILOQUIN, OR BRENDA LYNN HOLLAND Certified Number: P 972 975 250 639 THIRD STREET & Regular Mail CHILOQUIN, OR 97624

I certify under penalty of perjury that the foregoing is true and correct.

Date: 08/08/00

Y



ON SOCIO 2000, BEFORE ME, VERONIQUE LARA, PERSONALLLY APPEARED KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE'THE PERSON WHOSE NAME IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT HE/SHE EXECUTED THE SAME IN HIS/HER AUTHORIZED CAPACITY, AND THAT BY HIS/HER SIGNATURE ON THE INSTRUMENT THE PERSON OR THE ENTITY UPON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

SIGNATURE

(SEAL



NOTICE OF TRUSTEE'S SALE

Reference is made to that certain Trust Deed made by ANDREW SCOTT HOLLAND AND BRENDA LYNN HOLLAND, AN ESTATE IN FEE SIMPLE AS TENANTS BY ENTIRETY, as grantor(s), to KEY TITLE COMPANY, as Trustee in favor of COLUMBIA RIVER BANK MORTGAGE GROUP, as beneficiary, dated March 19, 1999, recorded March 30, 1999 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M99 at Page 11230, and/or as Fee/File/Instrument/Microfilm/Reception No. 77163, covering the following described real property situated in the above-mentioned county and state, to-wit:

LOT 1 AND THE SOUTH 1/2 OF LOT 2. PONDEROSA PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Parcel Number: 3507-3AC-600

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

639 THIRD STREET

CHILOQUIN, OR 97624

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$322.01 due beginning May 1, 2000 and monthly late charges in the amount of \$11.73 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

- 1. Principal of \$34,000.14 and accruing interest as of April 1, 2000 at the rate of 7% per annum from April 1, 2000 until paid.
- 2. \$35.19 in late charges plus future charges.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 45492-F
Loan Number: 4899198
TSG Number: 13895

Recording Requested by And when recorded mail to: Shalom Rubanowitz, Attorney at Law, OSBA #00137 1001 SW 5th Avenue, Suite 1100 Portland, OR 97204 (503) 437-2746 3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee will on December 20, 2000 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., 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 him of the said trust deed, together with any interest which the grantor or his 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the 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 described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, to gether with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the 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.

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.

August 2, 2000

Shalom Rubanowitz, Attorney at Law, OSBA #00137

State of County of Orange
County of Orange
On this 2nd day of Angust 2000, before me, Molics H. Albanowitz, personally appeared Shalowitz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Notary public in and for said County and State

CHARLES H. ALDERMAN
COMM. #1225756
Motary Public-California
ORANGE COUNTY
My Comm. Exp. June 24, 2003

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 45492-F Loan Number: 4899198 TSG Number: 13895

Recording Requested by And when recorded mail to: Shalom Rubanowitz, Attorney at Law, OSBA #00137 1001 SW 5th Avenue, Suite 1100 Portland, OR 97204 (503) 437-2746

45492-F

Klamath County, Oregon

44872

COLUMBIA RIVER BANK MORTGAGE GROUP, beneficiary ANDREW SCOTT HOLLAND & BRENDA LYNN HOLLAND, grantor SHALOM RUBANOWITZ, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: BRENDA HOLLAND 639 3rd ST CHILOQUIN, OR 97624

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE; NOTICE OF DEFAULT AND ELECTION TO SELL, (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on August 14, 2000, at 5:40 pm by leaving a true copy of said documents with ANDY HOLLAND, , who is a person of suitable age and a member of your household, to-wit: 639 3rd ST, CHILOQUIN, OR 97624.

AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on August 16, 2000, addressed as aforesaid.

STATE OF OREGON, County of Washington. Signed and affirmed before me on August 16, 2000.

NOTARY PUBLIC - OREGON

My commission expires:

OFFICIAL SEAL
GAIL MC ANULTY
NOTARY PUBLIC - OREGON
COMMISSION NO 321487
NY COMMISSION EXPIRES MARCH 10, 2003

CLIENT: PRIORITY POSTING & PUBLISHING ref # P-137587 IPS# 7903

INTERSTATE PROCESS SERVING, INC * P.O. Box 422, Beaverton OR 97075 * (503)526-8850

PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

44873

STATE OF OREGON COUNTY OF KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

XX NOTICE OF TRUSTEE'S SALE XX NOTICE OF DEFAULT

For the within named: All Occupants of 639 3rd Street
Chiloquin OR 97624

XX PERSONNALLY SERVED: Original or True Copy to within named, personally and in person to Andy Holland at the address below.

XX SUBSTITUE SERVICE: By delivering an Original or True Copy to Andy Holland, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Brenda Holland

NOT FOUND: I certify that I received the within document for service on and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, within County.

639 3rd Street Chiloquin OR 97624

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

August 14, 2000 DATE OF SERVICE

or not found

5:40 PM

TIME OF SERVICE

Aug. 16th, 2000

Margares C. Rielsen

OFFICIAL SEAL
MARGARET A NIELSEN

NOTARY PUBLIC - OREGON
COMMISSION NO. 333599
MY COMMISSION EXPIRES APRIL 12, 2004

SIGNATURE DAVE SHUCK

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager, being first duly sworn, despose 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

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		·:
Andrew Scott	Holland	
Notice of Tr	ustee's Sale	
Legal#3403		

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for Four

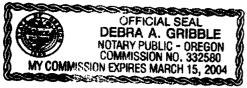
(4) insertion(s) in the following issues:
August 11, 18, 25, 2000
September 1, 2000

Total Cost:_	\$756.00	
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	y Jugar	

Subscribed and swom before	me this	lst		
day of	Septe	mber	_20	00

Notary Public of Oregon

March 15 20 04 My commission expires___



NOTICE OF TRUSTEE'S SALE Trustee Sale Number: 45492-F Loan Number: 4899198 TSG Number: 13895

Reference is made to that certain Trust Deed made by ANDREW SCOTT HOLLAND AND BRENDA LYNN HOL-LAND, AN ESTATE IN FEE SIMPLE AS TEN-ANTS BY ENTIRETY, as grantor(s), to KEY TITLE COMPANY, as Trustee in favor of COLUMBIA RIVER BANK, MORTGAGE GROUP, as beneficiary, dated March 19, 1999, recorded March 30, 1999 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M99 at Page 11230, and/or as Fee/ File/Instrument//Microfilm/Reception No. 77163, covering the following described real property situated in the above-mentioned coun-

ty and state, to-wit:
LOT 1 AND THE
SOUTH 1/2 OF LOT 2,
PONDEROSA PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY OREGON.

Parcel Number: 3507 3AC-600

Although the under signed Trustee dis-claims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described property described herein is purported to

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time of the execution by him of the said trus deed, together with an interest which the gran tor or his successors in interest acquired afte the execution of said trust deed, to satisfy the foregoing obliga tions thereby secured and the costs and ex penses of sale, including a reasonable charge by the trustee. Notice is hereby given

that the beneficiary and trustee, by reason o the default, have elect ed and do hereby elec to foreclose the trus deed by advertisemen 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 de scribed property which grantor had, or had the power to convey, at the time of the execution by grantor's of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the 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. 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. August 2, 2000 Shalom Rubanowitz, Attorney at Law OSBA #00137

State of California

On this 2nd day of Au-

gust 2000, before me, Charles H. Alderman, a

Notary Public in and

for said county and

state, personally appeared Shalom Rubano witz, personally known

to me (or proved to me

on the basis of satisfactory evidence) to be the person whose name subscribed to the within

instrument and acknowledged that he/she

County of Orange

executed the same.
WITNESS my hand and
official seal.
Notary public in and for
said County and State
Charles H. Alderman
Recording Requested
by And when recorded
mail to: Shalom Rubanowitz, Attorney at
Law, OSBA #00137
1001 SW 5th Avenue,
Suite 1100
Portland, OR 97204
(503) 437-2746
Charles H. Alderman
Comm#1225756
Notary Public
California
Osange County
My Comm. Exp.
June 24, 2003
P137587
#3403 August 17, 18, 25
2000 September 1, 2000

State of Oregon, County of Klamath Recorded 12/14/00, at 117 p.m. In Vol. M00 Page 1867 Linda Smith, County Clerk Fee\$