

AFFIDAVIT OF MAILING
Trustee's Notice of Sale

2001 JAN 19 PM 1: 20)
STATE OF WASHINGTON)
COUNTY OF KING)

ss.

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 29th day of October, 2000.

Robin Burris
PRINTED NAME: Robin Burris

NOTARY PUBLIC in and for the State of Washington residing at King City.
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\NOD.FRM REV 10/19/00



EXHIBIT A

GRANTORS:

Patricia Hanks
1918 Manzanita Street
Klamath Falls, OR 97601

ALL OTHER PARTIES:

Occupants of the Premises
1918 Manzanita Street
Klamath Falls, OR 97601

Credit Services of Oregon
1231 SE Stephens Street #31
Roseburg, OR 97470

Credit Services of Oregon
P.O. Box 1208
Roseburg, OR 97470

Edward R. and Deborah Weise c/o William Sisemore
504 Main Street
Klamath Falls, OR 97607

After recording return to:
 BISHOP, LYNCH & WHITE, P.S.
 720 Olive Way, #1301
 Seattle, WA 98101-1801
 Attn: Trudie Walsh
 Hanks, 240-3887.01

Recorded herewith are the following:

- Affidavit(s) of Mailing # 1
 Proof(s) of Service # 1
 Affidavit of Publication
 Certificate(s) of Mailing # _____
 Affidavit of Non-Occupancy

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 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

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 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>

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.

PROOF OF SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, upon the OCCUPANTS at the following address:

1918 MANZANITA STREET, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon Patti Hanks, by delivering said true copy, personally and in person, at the above address on Oct. 23, 2000 at 6:36 P.m.

Personal service upon NA, by delivering said true copy, personally and in person, at the above address on, 2000 at : .m.

Substitute service upon NA, by delivering said true copy, at his/her usual place of abode as indicated above, to who is a person over the age of 14 years and a member of the household on, 2000 at : .m.

Substitute service upon NA, by delivering said true copy, at his/her usual place of abode as indicated above, to who is a person over the age of 14 years and a member of the household on, 2000 at : .m.

I declare under the penalty of perjury that the above statement is true and correct.

Ed Foreman 192393

Subscribed and sworn to before me this 24th day of October, 2000, by Ed Foreman



Margaret A. Nielsen
Notary Public for Oregon

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

Legal#3703
Trustee's Notice of Sale
Patricia Hanks

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:
December 20, 27, 2000
January 3, 10, 2001

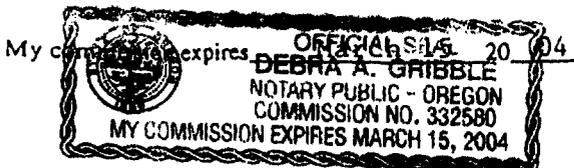
Total Cost: \$688.50

Larry L Wells

Subscribed and sworn before me this 10th day of January 2001

Debra A. Gribble

Notary Public of Oregon



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

TRUSTEE'S NOTICE OF SALE

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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

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

made is grantor's failure to pay when due the following sums:
Monthly payments: \$200.00
Delinquent Monthly Payments due from September 25, 1999 through September 25, 2000: \$10,837.54
Total Delinquency: \$10,837.54
Late Charges: included in above figure
TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$10,837.54

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: \$66,947.21 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.

WHEREFORE notice hereby is given that the undersigned trustee will on February 21, 2001, at the hour of 11:00 o'clock a.m., in accordance with the standard of time established by ORS 86.710, at the front entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, 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 has

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 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 trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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 ex-

ceeding 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, Trustee
State of Washington
County of King

I certify that I know or have satisfactory evidence that Robin P. Church 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 16th day of October, 2000.

Trudie Walsh
Notary Public in and for the State of Washington, residing at Seattle, My Commission Expires 7-15-04.

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

#3703 December 20, 27, 2000

January 3, 10, 2001

RECEIVED

JAN 16 2001

BISHOP, LYNCH & WHITE P.S.

State of Oregon, County of Klamath
Recorded 01/19/01, at 1:20 P.m.
In Vol. M01 Page 2308
Linda Smith,
County Clerk Fee \$ 51

Unofficial Copy