

ATC # 51796

After recording return to:
Linda Lewis
PRESTON GATES & ELLIS LLP
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Client Matter Number 17183-41003/George W. Hayes

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, Katrina Schultz, 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 *Trustee's Notice of Sale* given under the terms of that certain deed described in said notice.

I gave notice of the real property described in the attached *Trustee's 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
George W. Hayes	3521 Austin Street Klamath Falls, OR 97603
Residents/Occupants	3521 Austin Street Klamath Falls, OR 97603
Stacy D. Hayes aka Stacy D. Roach	3521 Austin Street Klamath Falls, OR 97603
Michael Spencer, Attorney	Re: 00-63396; Hayes 419 Main Street Klamamth 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 *Trustee's Notice of Sale* so mailed was certified by an attorney of record to be a true copy of the original *Trustee's Notice of Sale*, 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 Seattle, Washington, on 9-27-02. 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 *Trustee's Notice of Sale* was mailed after the Notice of Default and Election to Sell described in said notice of sale was recorded.

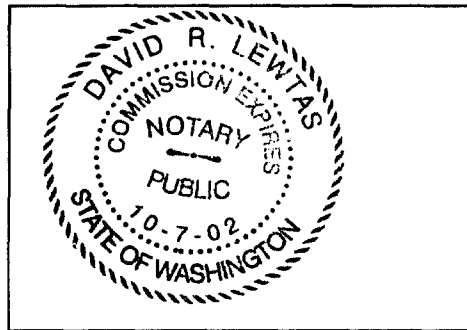
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Katrina Schultz

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that Katrina Schultz has appeared before me and was authorized to execute this instrument on the 27th day of September, 2000,

(SEAL)

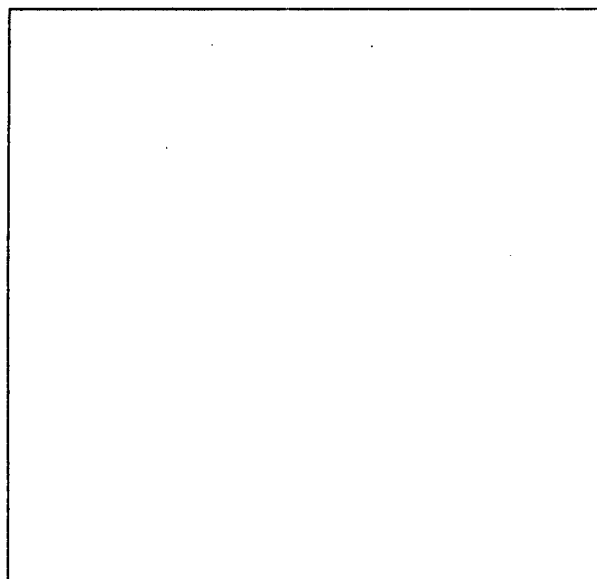


David R. Lewtas
David R. Lewtas
 Notary Public for Washington
 My Appointment expires October 7, 2002.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

George W. Hayes, Grantor
Loan No.4125872
TO
Linda Johannsen, Trustee
Client-Matter No. 17183-41003

After recording return to:
Linda Lewis
PRESTON GATES & ELLIS LLP
701 FIFTH AVENUE, SUITE 5000
SEATTLE, WA 98104-7078



After recording return to:
Linda Lewis
PRESTON GATES & ELLIS LLP
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078

Client Matter Number 17183-41003/George W. Hayes

TRUSTEE'S NOTICE OF SALE

The Fair Debt Collection Practices Act requires that we state the following: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Reference is made to that certain trust deed made by George W. Hayes, a married man, as his sole and separate property, grantor(s), to Aspen Title & Escrow, Inc., an Oregon corporation, as trustee, in favor of MICAL Mortgage, Inc., a California corporation, as beneficiary, dated May 20, 1996, recorded May 31, 1996, in Book M-96, Page 15820, which was assigned June 14, 1996, to Countrywide Home Loans, Inc., and/or its assigns and recorded October 1, 1996, in Book M-96, Page 31125, in the mortgage records of Klamath County, Oregon, covering the following described real property situated in said county and state, to wit:

Parcel 1 of Partition Plat #24-94 being Lot 18 in Block 2 of THIRD ADDITION TO ALTAMONT ACRES, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 3521 Austin Street, Klamath Falls, OR 97603

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Client Matter Number 17183-41003/George W. Hayes

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 of \$449.05 beginning April 1, 2000; plus late charges of \$22.45 each month beginning April 16, 2000; plus prior accrued late charges of \$22.45; 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.

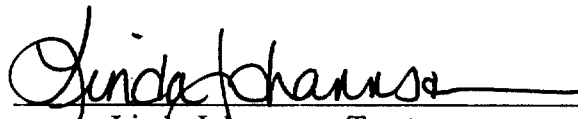
By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$56,530.23 with interest thereon at the rate of 8.50 percent per annum beginning March 1, 2000; plus late charges of \$22.45 each month beginning April 16, 2000, until paid; plus prior accrued late charges of \$22.45; 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on **Friday, January 26, 2001, at the hour of 11:00 A.M.**, in accordance with the standard of time established by ORS 187.110, at the following place: at the office of Brandsness Brandsness & Rudd 411 Pine 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 said described real property which the grantor had 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) 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.

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Client Matter Number 17183-41003/George W. Hayes

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 Sept. 25, 2000.


Linda Johanssen, Trustee

For further information, please contact:
Linda Lewis
Preston Gates & Ellis LLP
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078
(206) 623-7580 ext. 2753

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original Trustee's Notice of Sale.

Attorney of Record

STATE OF OREGON)
) ss.
County of Klamath)

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

Parcel 1 of Partition Plat #24-94 being Lot 18 in Block 2 of THIRD ADDITION TO ALTAMONT ACRES, in the County of Klamath, State of Oregon.

I declare under the penalty of perjury that the above statements are true and correct.


Dave Shuck 191603

 OFFICIAL SEAL
MARGARET A NIELSEN
NOTARY PUBLIC - OREGON
COMMISSION NO. 333599
MY COMMISSION EXPIRES APRIL 12, 2004

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, 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 #3626

Trustee's Notice of Sale

George Hayes

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:

November 30, 2000

December 7, 14, 21, 2000

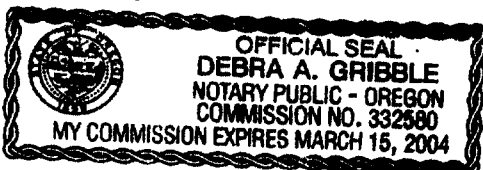
Total Cost: \$661.50

Subscribed and sworn before me this 21st
day of December 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15 20 04



TRUSTEE'S NOTICE OF SALE

The Fair Debt Collec-
tion Practices Act re-
quires that we state the
following: This is an at-
tempt to collect a debt
and any information ob-
tained will be used for
that purpose.

Reference is
made to that certain
trust deed made by
George W. Hayes, a
married man, as his
sole and separate prop-
erty, grantor(s), to As-

pen Title & Escrow,
Inc., an Oregon corpo-
ration, as trustee, in
favor MICAL Mort-
gage, Inc., a California
corporation, as bene-
ficiary, dated May 20,
1996, recorded May 31,
1996, in Book M-96,
Page 15820, which was
assigned June 14, 1996,
to Countrywide Home
Loans, Inc., and/or its
assigns and recorded
October 1, 1996, in Book
M-96, Page 31125, in the
mortgage records of
Klamath County, Ore-
gon, covering the fol-
lowing described real
property situated in
said county and state,
to wit:

Parcel 1 of Partiti-
on Plat #24-94 being
Lot 18, in Block 2 of
THIRD ADDITION TO
ALTAMONT ACRES, in
the County of Klamath,
State of Oregon.

PROPERTY: AD-
DRESS: 3521 Austin,
Klamath Falls, OR
97603

Both the benefici-
ary and the trustee
have elected to sell the
said real property to
satisfy the obligations
secured by said trust
deed and a notice of de-
fault has been recorded
pursuant to Oregon Re-
vised Statutes
86.735(3); the default
for which the foreclo-
sure is made is gran-
tor's failure to pay
when due the following
sums: monthly pay-
ments of \$49.05 begin-
ning April 1, 2000, plus
late charges of \$22.45
each month beginning
April 16, 2000; plus prior
accrued late charges of

\$22.45; together with ti-
tle expense, costs, trust-
ee's fees and attor-
ney's fees incurred
herein by reason of said
default; and any fur-
ther 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 said trust
deed immediately due
and payable, said sums
being the following, to
wit: \$56,530.23 with in-
terest thereon at the
rate 8.50 percent per
annum beginning
March 1, 2000; plus late
charges of \$22.45 each
month beginning April
16, 2000, until paid; plus
prior accrued late
charges of \$22.45; to-
gether with title ex-
pense, costs, trustee's
fees and attorneys fees
incurred herein by rea-
son of said default; and
any further sums ad-
vanced by the benefi-
ciary for the protection
of the above described
real property and its in-
terest therein.

WHEREFORE
notice hereby is given
that the undersigned
trustee will on Friday
January 26, 2001, at the
hour of 11:00 A.M., in
accordance with the
standard of time estab-
lished by ORS 187.110,
at the following place:
at the office of Brands-
ness Brandsness &
Rudd 411 Pine 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 said
described real property
which the grantor had
or had power to convey
at the time of the exe-
cution by grantor of the
said trust deed, togeth-
er with any interest
which the grantor or
grantor's successors in
interest acquired after
the execution of said
trust deed to satisfy
the foregoing obliga-
tions thereby secured
and the costs and ex-
penses of sale, includ-

ing 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 rein-
stated by payment to
the beneficiary of the
entire amount then due
(other than such por-
tion of the principal as
would not then be due
had no default oc-
curred) and by curing
any other default com-
plained of herein that is
capable of being cured
by tendering the per-
formance required un-
der the obligation or
trust deed, and in addi-
tion, to paying said sums
or tendering the perfor-
mance necessary to
cure the default, by
paying all costs and ex-
penses actually in-
curred 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 in-
cludes the plural, the
word "grantor" includes
any successor in inter-
est to the grantor as
well as any other per-
son owing an obligation,
the performance of
which is secured by
said trust deed, and the
words "trustee" and
"beneficiary" include
their respective suc-
cessors in interest, if
any.

DATED Sept. 25, 2000
Linda Johansen,
Trustee
For further informa-
tion, please contact:
Linda Lewis
Preston Gates & Ellis
LLP
701 Fifth Avenue, Suite
5000
Seattle, WA 98104-7028
(206) 423-7580 ext. 253
#3626 November 30, 2000
December 7, 14, 21, 2000

State of Oregon, County of Klamath
Recorded 01/25/01, at 2:57 p.m.
In Vol. M01 Page 3092
Linda Smith,
County Clerk Fee \$ 56.00