

RECORDED AT THE REQUEST OF
AND AFTER RECORDING RETURN TO:

H&L Services, Inc., Trustee
1111 Third Avenue, #3400
Seattle, WA 98101

MCNAIR
91850-000044

AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
) ss
COUNTY OF KING)

I, Kelley Schee, 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 notice of sale given under the terms of that certain deed made by JEANNIE M. MCNAIR, AN UNMARRIED INDIVIDUAL as grantor, to MOUNTAIN TITLE COMPANY, AN OREGON CORPORATION as Trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated October 27, 1995, and recorded November 20, 1995, in the mortgage records of Klamath County, Oregon, as Fee No. M-95 on Page 31637, and covers the real property described in the attached 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:

NAME	ADDRESS
OCCUPANTS JEANNIE M. MCNAIR JOHN DOE MANAIR	4809 LARRY PLACE KLAMATH FALLS, OR 97603 P.O. BOX 186 BEATY, OR 97621
THE KLAMATH TRIBES HOUSING AUTHORITY	P.O. BOX 436 CHILOQUIN, OR 97624
BENEFICIAL OREGON INC.	1345 CENTER DRIVE, SUITE D MEDFORD, OR 97501
ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.	259 BARNETT ROAD, SUITE J MEDFORD, OR 97501 2848 S. 6 TH ST, SUITE 1 KLAMATH FALLS. OR 97603

The above 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 Steven G. Jones, attorney for the trustee named in the notice; each such copy was contained in a

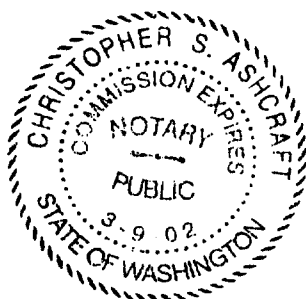
OC
K56-

sealed envelope, with postage thereon fully prepaid, and was deposited by me in a United States post office at Seattle, Washington, on October 24th, 2000. 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 the notices was/were 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.

[Signature]
(Affiant)

Subscribed and sworn to before me this 24th day of October, 2000.



[Signature]
Christopher S. Ashcraft
Notary Public in and for the State of
Washington, residing at: Seattle
My Commission Expires: 3/9/02

RECORDED AT THE REQUEST OF
AND AFTER RECORDING RETURN TO:

H&L Services, Inc., Trustee
1111 Third Avenue, #3400
Seattle, WA 98101

MCNAIR
91850-000044

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by JEANNIE M. MCNAIR, AN UNMARRIED INDIVIDUAL, as grantor, to MOUNTAIN TITLE COMPANY, AN OREGON CORPORATION, as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated October 27, 1995, recorded November 20, 1995, in the mortgage records of Klamath County, Oregon, as Fee No. M-95 on Page 31637, covering the following described real property situated in Klamath County, Oregon, to-wit:

LOT 32, BLOCK 1, KELENE GARDENS FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

commonly known as: 4809 LARRY PLACE, KLAMATH FALLS, OR 97603

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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Failure to pay the following past due amounts, which are in arrears:

MONTHLY PAYMENTS:

4 monthly payments at \$429.51 each; (July 1, 2000 through October 23, 2000.)	\$1,718.04
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LATE CHARGES:

4 late charges of \$21.48 for each monthly payment not made within 15 days of its due date.	85.92
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TOTAL MONTHLY PAYMENTS AND LATE CHARGES:	\$1,803.96
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By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to-wit:

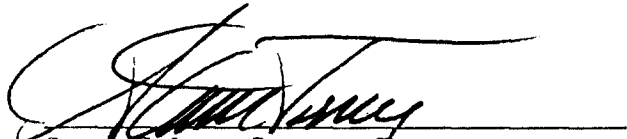
\$45,135.18 Principal Balance; plus interest thereon at the rate of 7.75% from June 1, 2000 until paid; plus late charges of \$85.92 through October 23, 2000; plus \$21.48 for every month thereafter the regular payment is more than 15 days late; plus property inspection(s); plus unpaid real property taxes; plus any reserve account shortage; less any unapplied funds; plus all sums expended by beneficiary to protect its interest during the pendency of this proceeding.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 23, 2001, at the hour of 10:00 o'clock, A.M., in accordance with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main 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 the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or the grantor's successors in interest acquired after the execution of grantor of the 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.

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 the 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.

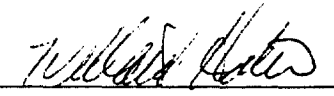
DATED: October 17, 2000.


 Steven G. Jones, Successor Trustee
 C/O H&L SERVICES, INC.
 1111 THIRD AVENUE, #3400
 Seattle, Washington 98104-7006
 (206) 386-5470

STATE OF WASHINGTON)
) ss
 COUNTY OF K I N G)

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named successor trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

FOSTER PEPPER & SHEFELMAN PLLC


 Willard Hatch
 Attorney for Successor Trustee

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: Steven G. Jones, C/O H&L Services, Inc., 1111 3rd Avenue, Suite 3400, Seattle, WA 98101.

IN THE _____ COURT OF THE STATE OF Oregon
COUNTY OF _____ : COURT CASE NO. 7150

Washington Mutual Bank

vs

Jeannie M. McNair

AFFIDAVIT/PROOF OF SERVICE

STATE OF OREGON)
County of Multnomah) SS.

SD 2/27

I hereby certify that on the 30th day of October, 2000, at the hour of 11:25AM
I served Bobbie Decker and Aaron Decker & All occupant by:

Bobbie Personal Service (personally and in person)

Aaron Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)

Office Service (by serving the person apparently in charge)

By posting (said residence)

A certified/true copy of:

Summons

Writ of Garnishment

Small Claims

Motion

Order

Affidavit

Complaint

Citation

Subpoena

Petition

Notice

Decree

xxxx Other: Trustee's Notice of Sale

Together with a copy of

To Bobbie Decker, Co occupant At 4809 Larry Place
Klamath Falls, OR 97603

NOT FOUND: I certify that I received the within document for service on the _____ day of _____,
and after due and diligent search and inquiry, I have been unable to locate
within the county of _____ Dated this _____ day of _____,

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF Klamath

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

Subscribed to and sworn to before me this
31st day of Oct., 2000

Capitol Investigation Company
JEFF STATE

Papers Received From ASAP
P O Box 276420
Sacramento, CA 95827

Remit to: CAPITOL	Service Fee	\$
P.O. Box 3225	Mileage	\$ 0.00
Portland, OR 97208	Rush/Emergency	\$
Date: 10/31/2000	Incorrect Add.	\$ 0.00
File No. 00-29032-M	forward	\$ 10.00
Client No. 407313	Amount Paid	\$ 0.00
	TOTAL DUE	\$

IN THE COURT STATE OF OREGON, COUNTY OF

Washington Mutual Bank)	
)	
Plaintiff,)	NO.
V.)	NOTICE OF
)	SUBSTITUTE SERVICE
Jeannie M. McNair)	
)	
Defendant(s).)	

TO DEFENDANT(S): Aaron Decker & All occupant

YOU ARE HEREBY NOTIFIED that service of TRUSTEE'S NOTICE OF SALE in the above cause was made upon you by SUBSTITUTE service at the address below, your usual place of abode.

DATE AND TIME OF SERVICE:	October 30th, 2000	11:25AM
TO WHOM THE DOCUMENTS	Bobbie Decker, Co occupant	
WERE DELIVERED:	4809 Larry Place	
	Klamath Falls, OR 97603	

Capitol Investigation Co., LTD.
P.O. Box 3225
Portland, OR 97208

AFFIDAVIT OF MAILING

STATE OF OREGON)	
)ss	DATE: 10/31/2000
County of Multnomah)	

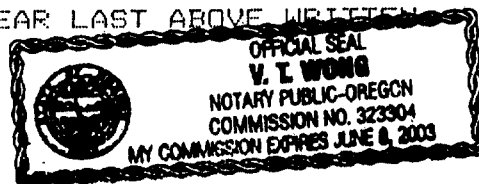
I, THE UNDERSIGNED, BEING FIRST DULY SWORN, DEPOSE AND SAY THAT I CAUSED TO BE MAILED TO THE DEFENDANT(S) WHOSE NAME AND ADDRESS APPEARS BELOW, TRUE, EXACT AND COMPLETE COPIES OF THE FOREGOING NOTICE, AND OF THE TRUSTEE'S NOTICE OF SALE HEREIN REFERRED TO, BY CAUSING SAME TO BE DEPOSITED IN THE UNITED STATES MAILS AT Portland, OREGON, ON SAID DATE, ADDRESSED AS SHOWN, WHICH IS THE USUAL PLACE OF ABODE OF SAID DEFENDANT(S) BEING THE ADDRESS AT WHICH SUBSTITUTE SERVICE OF TRUSTEE'S NOTICE OF SALE THEREIN WAS HERETOFORE MADE UPON SAID DEFENDANT(S).

Jana Figueroa

SUBSCRIBED AND SWORN TO BEFORE ME
THE DAY AND YEAR LAST ABOVE WRITTEN

Aaron Decker & All occupant
4809 Larry Place
Klamath Falls, OR 97603

W. Wong



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#3745

Trustee's Notice of Sale

McNair 91850-000044

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:
January 10, 17, 24, 31, 2001

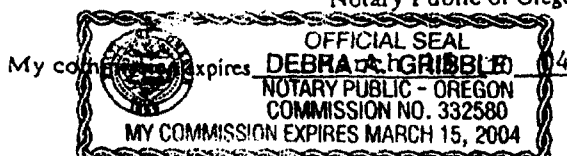
Total Cost:

Day 2 will

Subscribed and sworn before me this 31st
day of January 20 01

Debra A. Grubbe

Notary Public of Oregon



TRUSTEE'S NOTICE OF SALE

MCNAIR 91850-000044

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Reference is made to that certain trust deed made by Jeannie M. McNair, an unmarried individual, as grantor, to Mountain Title Company, an Oregon corporation, as trustee, in favor of Washington Mutual Bank, as beneficiary, dated October 27, 1995, recorded November 20, 1995, in the mortgage records of Klamath County, Oregon, as Fee No. M-95, on page 31637, covering the following described real property situated in Klamath County, Oregon, to-wit: Lot 32, Block 1, Kelene Gardens First Addition, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Commonly known as: 4809 Larry Place, Klamath Falls, OR 97603.

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 86.753(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Failure to pay the following past due amounts, which are in arrears: MONTHLY PAYMENTS: 4 monthly payments at \$429.51 each, \$1,718.04; (July 1, 2000 through October 23, 2000) LATE CHARGES: 4

late charges of \$21.48 for each monthly payment not made within 15 days of its due date. \$85.92; TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$1,803.96.

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DATED: October 17, 2000,
Steven G. Jones
Successor Trustee
C/O H&L Services, Inc.
1111 Third Avenue,
#3400
Seattle, Washington
98104-7006,
(206) 386-5470
#3745 January 10, 17, 24,
31, 2001

State of Oregon, County of Klamath

Recorded 02/22/01, at 2:57 p.m.

In Vol. M01 Page 7145

Linda Smith,

County Clerk Fee\$ 56⁰⁰