

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

Vol M01 Page 8948

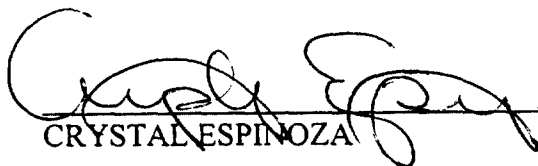
I, Crystal Espinoza, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under terms of that certain trust 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, attached hereto.

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 of 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 of 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.

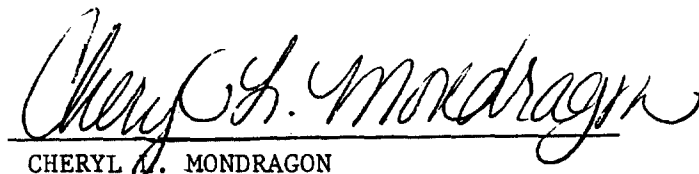
Each of the notices so mailed was certified to be a true copy of the original notice of sale by David Kubat, OSBA No. 84265, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Santa Ana, CA on 11-9-00. With respect to each person listed on the attached, 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 notices 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.

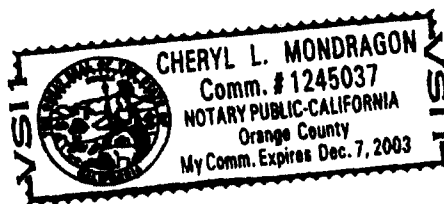

CRYSTAL ESPINOZA

Subscribed and sworn before me this 9th day of November, 2000

WITNESS my hand and official seal.



CHERYL L. MONDRAGON
Notary Public for California
My Commission Expires: 12-7-03



AFTER RECORDING RETURN TO:

T. D. SERVICE COMPANY
1820 EAST FIRST STREET, SUITE 210
SANTA ANA, CA 92705

TD # 0-1788

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# 0- 1788 F

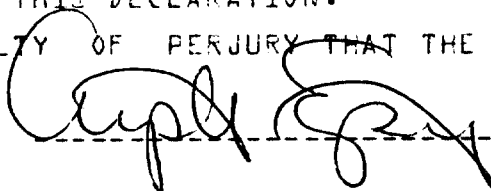
FRANKLIN CREDIT MANAGEMENT CORP
SIX HARRISON ST
NEW YORK, NY 10013

DATE 11/11/88

CERTIFIED 2 270 076 555
RETURN RECEIPT REQUESTEDSTATE OF CALIFORNIA
COUNTY OF ORANGE

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY CERTIFIED/REGISTERED MAIL, IN A SEALED ENVELOPE, A COPY OF THE DOCUMENT WHICH IS ATTACHED TO THIS DECLARATION.

I CERTIFY OR DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

A handwritten signature in black ink, appearing to be "Cuph E", is written over a dashed horizontal line.

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# 0- 178A F

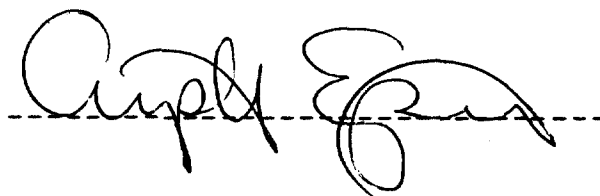
DATE 11/10/00

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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ADDRESSED TO THE FOLLOWING

FRANKLIN CREDIT MANAGEMENT CORP
SIX HARRISON ST
NEW YORK, NY 10013I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

I, Crystal Espinoza, 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 California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under terms of that certain trust 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, attached hereto.

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 of 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 of 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 David Kubat, OSBA No. 84265, the trustee named in said notice; 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 Santa Ana, CA on 11-8-00. With respect to each person listed on the attached, 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 notices 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.

Crystal Espinoza
CRYSTAL ESPINOZA

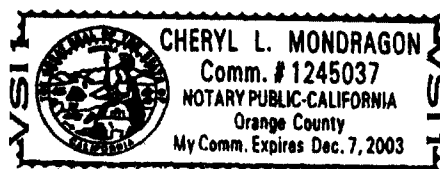
Subscribed and sworn before me this 8th day of November, 2000

WITNESS my hand and official seal.

Cheryl L. Mondragon
CHERYL L. MONDRAGON

Notary Public for California

My Commission Expires: 12-7-03



AFTER RECORDING RETURN TO:

T. D. SERVICE COMPANY
1820 EAST FIRST STREET, SUITE 210
SANTA ANA, CA 92705

TD # 0-1788

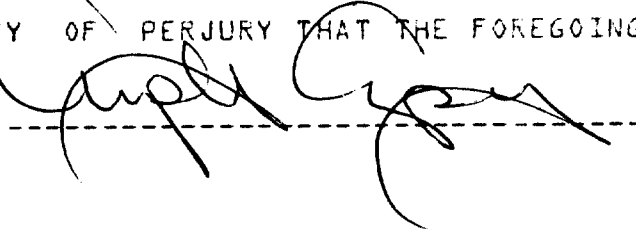
DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# 0- 1788 F

JULIA L. NELSON
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603DATE 11/09/00 11:30
CERTIFIED Z 270 076 440
RETURN RECEIPT REQUESTEDSPOUSE OF JULIA L. NELSON
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603CERTIFIED Z 270 076 441
RETURN RECEIPT REQUESTEDOCCUPANT
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603CERTIFIED Z 270 076 442
RETURN RECEIPT REQUESTEDEMERGENT MORTGAGE CORP. DBA HOMEGOLD CORP
3701 DEL HAM ROAD
GREENVILLE, SC 29615CERTIFIED Z 270 076 443
RETURN RECEIPT REQUESTEDFRANKLIN CREDIT MANGEMENT CORP.
C/O ORION FINANCIAL GROUP INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE, TX 76092CERTIFIED Z 270 076 444
RETURN RECEIPT REQUESTEDORION FINANCIAL GROUP INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE, TX 76092CERTIFIED Z 270 076 445
RETURN RECEIPT REQUESTEDASSOCIATES FINANCIAL SERVICES
2047 WASHBURN WAY
KLAMATH FALLS, OR 97603CERTIFIED Z 270 076 446
RETURN RECEIPT REQUESTEDSTATE OF CALIFORNIA
COUNTY OF ORANGE

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY CERTIFIED/REGISTERED MAIL, IN A SEALED ENVELOPE, A COPY OF THE DOCUMENT WHICH IS ATTACHED TO THIS DECLARATION.

I CERTIFY OR DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.



AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# 0- 1788 F

DATE 11/8/00 11-8-00

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY FIRST CLASS MAIL, IN A SEALED ENVELOPE, A COPY OF THE NOTICE OF DEFAULT / NOTICE OF TRUSTEE'S SALE CIRCLE

ADDRESSED TO THE FOLLOWING

JULIA L. NELSON
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603

SPOUSE OF JULIA L. NELSON
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603

OCCUPANT
4701 MEMORIE LANE
KLAMATH FALLS, OR 97603

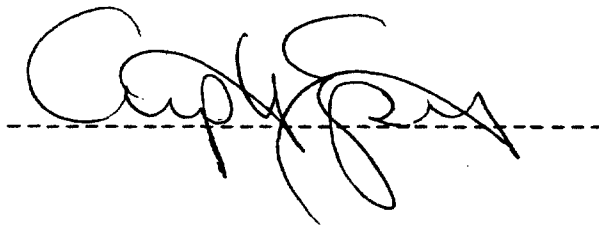
EMERGENT MORTGAGE CORP. DBA HOMEGOLD CORP
3901 DEL HAM ROAD
GREENVILLE, SC 29615

FRANKLIN CREDIT MANGEMENT CORP.
C/O ORION FINANCIAL GROUP INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE, TX 76092

ORION FINANCIAL GROUP INC.
2860 EXCHANGE BLVD., SUITE 100
SOUTHLAKE, TX 76092

ASSOCIATES FINANCIAL SERVICES
2047 WASHBURN WAY
KLAMATH FALLS, OR 97603

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.



RE: Loan #: 2026139333
Title #: K56033/541-884-5155
UTC #: 0-1788

OREGON
TRUSTEE'S NOTICE OF SALE

TO: JULIA L. NELSON

Reference is made to that certain deed of trust made by JULIA L. NELSON A SINGLE WOMAN, as grantor,
KLAMATH COUNTY TITLE COMPANY, as trustee,
in favor of FIRST FINANCE, as beneficiary,
dated JULY 31, 1996, recorded AUGUST 09, 1996, in the
mortgage records of KLAMATH, County, Oregon, in book/reel/
volume No. M96 at page 24501, (fee/file/instrument No.)
covering the following described real property situated in said county and state, to wit:

LOT 4 IN BLOCK 4 OF TRACT NO. 1007, WINCHESTER, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. MORE
COMMONLY KNOWN AS: 4701 MEMORIE LANE - KLAMATH FALLS, OREGON 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes
86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following
sums:

4 Late Charge(s) of \$36.30 from 07/16/00	145.20
4 Payments of \$726.09 from 07/01/00	2,904.36
Suspense balance	312.79

SUB-TOTAL OF AMOUNTS IN ARREARS:	2,736.77

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed
of trust immediately due and payable, said sums being the following, to wit: Principal \$ 66,460.79,
together with interest as provided in the note or other instrument secured from the 1ST day of
JUNE, 2000 and such other costs and fees as are due under the note or other instrument
secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on MARCH 09, 2001,
at the hour of 10 : 00 AM, o'clock, Standard Time, as established by ORS 187.110, at MAIN
STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO. COURTHOUSE 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 him of the said trust deed, together with any interest which 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 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.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, 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: 10-16-00

David A. Kubat, OSBA# 84265
(Successor Trustee)

BY: 

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260



T.D. Service Company

TD # 0-1788
Loan # 774038

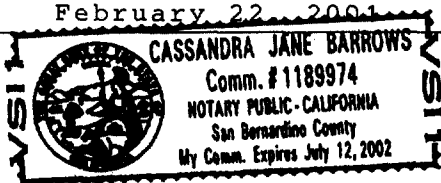
AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF California)
) ss
COUNTY OF San Bernardino)

Rafael Uribarre, BEING FIRST DULY SWORN, DEPOSES
AND SAYS:

TO THE BEST OF OUR KNOWLEDGE, JULIA L. NELSON
ARE NOT, AND NEITHER IS, IN THE MILITARY SERVICE OF THE UNITED STATES, WITHIN
THE MEANING OF THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, AS AMENDED; THAT
NEITHER PERSON IS A MEMBER OF THE UNITED STATES MARINE CORPS, WOMEN'S
RESERVE, OR WOMEN'S ARMY AUXILIARY CORPS OR WOMEN'S ARMY CORPS (WACS), OR
WOMEN'S COAST GUARD RESERVE UNDER ORDERS TO REPORT FOR INDUCTION UNDER THE
SELECTIVE TRAINING AND SERVICE ACT OF 1940, AS AMENDED, OR AS A MEMEBER OF
THE ENLISTED RESERVE CORPS UNDER ORDERS TO REPORT FOR MILITARY SERVICE OR AN
AMERICAN CITIZEN SERVING WITH THE FORCES OF ANY NATION ALLIED WITH THE UNITED
STATES IN THE PROSECUTION OF A WAR, OR IN THE FEDERAL SERVICE OR ACTIVE DUTY
AS A MEMBER OF THE ARMY OF THE UNITED STATES, OR THE UNITED STATES NAVY, OR
THE MARINE CORPS, OR THE COAST GUARD, OR AS AN OFFICER OF THE PUBLIC HEALTH
SERVICE WITHIN THE PURVIEW OF THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT OF
1940, AS AMENDED.


THAT THIS AFFIDAVIT IS MADE FOR THE PURPOSE OF INDUCING DAVID A. KUBAT, AS
TRUSTEE WITHOUT LEAVE OF COURT FIRST OBTAINED, TO CAUSE CERTAIN PROPERTY TO
BE SOLD UNDER THE TERMS OF A DEED OF TRUST PURSUANT TO THE POWER OF SALE
CONTAINED THEREIN.

DATED: February 22, 2001




RAFAEL URIBARRE, ASST SECRETARY

SUBSCRIBED AND SWORN TO BEFORE ME THIS 22nd DAY OF February 2001.



NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE.
MY COMMISSION EXPIRES ON July 12, 2002.

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

Q-7788

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 00-03163

8957

Received for Service 10/25/00

I hereby certify that I received for service on
NELSON, JULIE
the within:

TRUSTEE'S NOTICE OF SALE

NELSON, JULIE

was unable to be located within Klamath County after due and
diligent search and inquiry. I hereby return this process as
Not Found, on 10/26/00, at 07:53 hours.

HOUSE EMPTY- UNDERSTAND THAT JULIE NELSON HAS MOVED TO RENO.

All search and service was made within Klamath County, State of
Oregon.

Carl R. Burkhardt, Sheriff
Klamath County, Oregon

By Patty Johnson
JOHNSON, PATTY

Copy to:

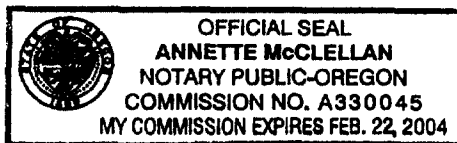
TD SERVICE COMPANY
1820 EAST FIRST ST #210
SANTA ANA

PO BOX
CA 92705

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on Nov 8, 2000,
by Patty Johnson, as a duly appointed and commissioned
Deputy of Carl R. Burkhardt, Sheriff of Klamath County, Or.



Annette McClellan
Notary for State of Oregon
My Commission Expires: 02-22-04

State of Oregon, County of Klamath
Recorded 03/06/01, at 10:50am.
In Vol. M01 Page 8948
Linda Smith,
County Clerk Fee \$ 66.00