

() TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL

or

(X) TRUSTEE'S NOTICE OF SALE

Reference is made to that Trust Deed wherein Renwick Louis Halmos, a single man, is grantor; Klamath County Title Company is Trustee; and Edward C. Dore, Jeanne M. Dore and Rose J. Young,** is Beneficiary, recorded in Official/Microfilm Records, Vol. M81, page 6454, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

**whose true name was Rose G. Young.

Lot 11 in Block 8 of MOUNTAIN LAKES HOMESITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

No action is pending to recover any part of the debt secured by the trust deed. The obligation secured by the trust deed is in default because the grantor has failed to pay the following: 07/01/92 instalment in the amount of \$85.00 and a like instalment each month thereafter, together with real property taxes for the years 1995-96, 1996-97, 1997-98, 1998-99, 1999-2000.

The sum owing on the obligation secured by the trust deed is: \$8,173.41 plus interest at the rate of 12.% per annum from July 27, 1992, plus all applicable late charges, plus trustee's fees, attorney's fees, foreclosure costs, all applicable late charges, and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on March 9, 2001 at 10:00 o'clock a. m. based on standard of time established by ORS 187.110 at 803 Main Street., #201, Klamath Falls, Klamath, County, Oregon.

Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

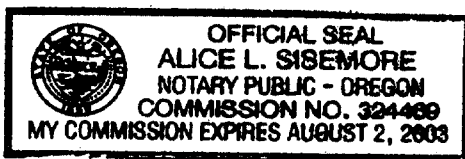
Dated: October 27, 2000

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath) ss

The foregoing was acknowledged before me on October 27, 2000, by William L. Sisemore,

Alice L. Sisemore, Notary Public for Oregon-My Commission Expires: 08/02/2003



Certified to be a true copy:

Attorney for Trustee

After recording, return to:

William L. Sisemore
Attorney at Law
803 Main Street, #201
Klamath Falls, OR 97601

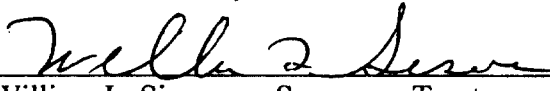
2/11

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) SS
 County of Klamath)

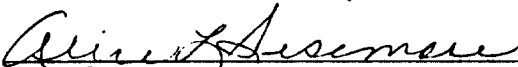
THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Renwick Louis Halmos, a single man, as grantor, conveyed to Klamath County Title Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated March 14, 1981, and recorded April 9, 1981, in the mortgage records of said county, in book/reel/volume M81, page 6454; thereafter a notice of default with respect to said trust deed was recorded October 27, 2000, in book/reel/volume 00, at page 39313, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was sold at the trustee's sale on March 9, 2001; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailors' Civil Relief Act of 1940," as amended.

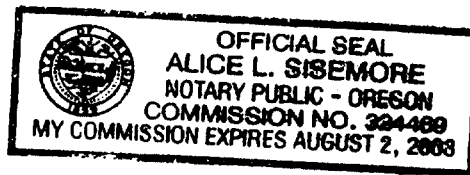
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.


 William L. Sisemore, Successor Trustee

STATE OF OREGON)
) SS
 County of Klamath)

This instrument was acknowledged before me on March 9, 2001, by William L. Sisemore.


 Notary Public for Oregon
 My Commission Expires: 08/02/2003



After recording, return to:
William L. Sisemore
803 Main Street, Suite #201
Klamath Falls, OR 97601

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#3580

Trustee's Notice of Default and
Election to Sell

Renwick Louis Halmos

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 3, 10, 17, 24, 2000

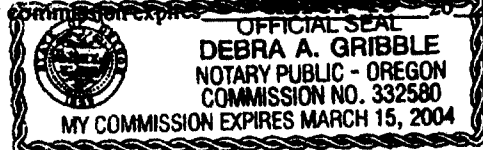
Total Cost: \$337.50

Subscribed and sworn before me this 24th
day of November 20 00

Debra A. Gribble

Notary Public of Oregon

My Commission Expires March 15, 2004



TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that Trust Deed wherein Donald K. Reitzfeld, is grantor; Klamath County Title Company's Trustee; and Edward C. Dore, Jeanne M. Dore and Rose G. Young, is Beneficiary, recorded in Official/Microfilm Records, Vol. M79 page 4227, Klamath County, Oregon, covering the

following described real property in Klamath County, Oregon:

Lot 26 in Block 2 of MOUNTAIN LAKES HOMESITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

No action is pending to recover any part of the debt secured by the trust deed. The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Installment due May 27, 1994 in the amount of \$49.50 and a like installment due on the 27th day of each month thereafter.

The sum owing on the obligation secured by the trust deed is: \$594.67 plus interest at the rate of 9% per annum from July 21, 1994, plus all applicable late charges, plus trustee's fees, attorney's fees, foreclosure costs, all applicable late charges, and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795. The property will be sold as provided by law on March 9, 2001 at 10:45 o'clock a.m. based on standard of time established by ORS 187.110 at 803 Main Street, #201, Klamath Falls, County, Oregon.

Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

Dated: October 27, 2000

/s/
William L. Sisemore,
Successor Trustee
#3579 November 3, 10,
17, 24, 2000

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that Trust Deed wherein Renwick Louis Halmos, a single man, is grantor; Klamath County Title Company's Trustee; and Edward C. Dore, Jeanne M. Dore and Rose J. Young ** is Beneficiary, recorded in Official/Microfilm Records, Vol. M81, page 6454, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

**whose true name was Rose G. Young.

Lot 11 in Block 8 of MOUNTAIN LAKE HOMESITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

No action is pending to recover any part of the debt secured by the trust deed. The obligation secured by the trust deed is in default because the grantor has failed to pay the following: 07/01/92 installment in the amount of \$85.00 and a like installment each month thereafter, together with real property taxes for the years 1995-96.

1996-97, 1997-98, 1998-99, 1999-2000.

The sum owing on the obligation secured by the trust deed is: \$8,173.41 plus interest at the rate of 12% per annum from July 27, 1992, plus all applicable late charges, plus trustee's fees, attorney's fees, foreclosure costs, all applicable late charges, and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on March 9, 2001 at 10:00 o'clock a.m. based on standard of time established by ORS 187.110 at 803 Main Street, #201, Klamath Falls, Klamath County, Oregon.

Interested persons are notified of right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

Dated: October 27, 2000

/s/
William L. Sisemore
Successor trustee
#3580 November 3, 10,
17, 24, 2000

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND PROOF OF PERSONAL SERVICE ON OCCUPANTS

STATE OF OREGON)
) SS
County of Klamath)

I, William L. Sisemore, 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 Oregon, 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 Default and Election to Sell and Trustee's Notice of Sale given under the terms of that certain deed described in said notice.

 X (1) I gave notice of the sale of the real property described in the attached Notice of Default and Election to Sell and Trustee's Notice of Sale by mailing a copy thereof, certified by William L. Sisemore, to be a true copy of the original notice, by both first class and certified mail with return receipt requested by placing the notices in a sealed envelope, with postage thereon, fully prepaid, and deposited in the United States Mail at Klamath Falls, Oregon, on October 27, 2000, which was after the Trustee's Notice of Default and Election to Sell was recorded, to each of the following named persons. Said persons include (a) The grantor of the trust deed; (b) Any successor-in-interest to the grantor whose interest appears of record, or of whose interest the trustee or 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 lien or interest; (d) Any person requesting notice as required by ORS 86.785. (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

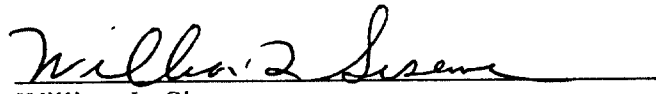
Renwick Louis Halmos, P.O. Box 1089, Ewa Beach, HI 96706

 (2) The following persons were personally served as shown by Exhibit attached hereto. N/A

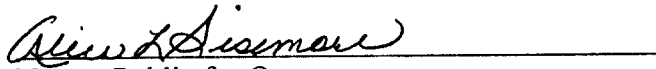
 X (3) Personal service of Trustee's Notice of Sale was not required because the property is not occupied as shown by Exhibit 2 attached hereto.

 X (4) The grantor(s) of the trust deed was/were not in the military service as shown by Exhibit 1 attached hereto.

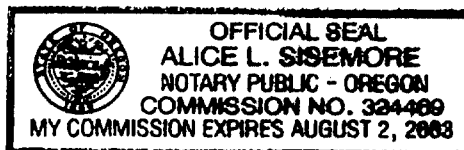
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


William L. Sisemore

Subscribed and sworn to before me by the above-named person on October 27, 2000.


Notary Public for Oregon
My Commission Expires: 08/02/2003

After recording, return to:
William L. Sisemore
Attorney at Law
803 Main Street, #201
Klamath Falls, OR 97601



TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

9615

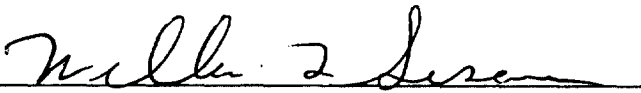
STATE OF OREGON)
) ss
County of Klamath)

I, William L. Sisemore, being first duly sworn, depose, say and certify that: I am the successor trustee in that certain trust deed executed and delivered by Renwick Louis Halmos, a single man, as grantor(s) to Klamath County Title Company as trustee, in which Edward D. Dore, Jeanne M. Dore and Rose J. Young, whose true name is Rose G. Young is beneficiary(ies), recorded on April 9, 1981, in the mortgage records of Klamath County, Oregon, in book/reel/volume no. M81, at page 6454, covering the following described real property situated in said county:


Lot 11 in Block 8 of MOUNTAIN LAKES HOMESITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

I hereby certify that on October 27, 2000, the above-described real property was not occupied.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.


William L. Sisemore, Successor Trustee

Subscribed, sworn to and acknowledged before me this 9 day of March, 2001.


Notary Public for Oregon
My Commission Expires: 08/02/03

After recording, return to:

William L. Sisemore
Attorney at Law
803 Main St., #201
Klamath Falls, OR 97601

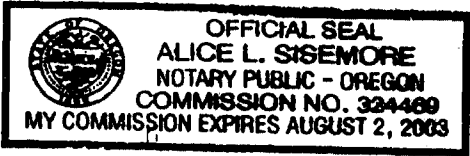


Exhibit 2

State of Oregon, County of Klamath
Recorded 03/09/01, at 3:26 p.m.
In Vol. M01 Page 9611
Linda Smith,
County Clerk Fee\$ 41.00