

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
01-14486

OREGON **AFFIDAVIT OF MAILING OF NOTICE OF SALE**

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Timothy Cantrell
37023 Agency Lake Loop Road
Chiloquin, OR 97624

Channon L. Cantrell
37023 Agency Lake Loop Road
Chiloquin, OR 97624

Timothy Cantrell
PO Box 83
Chiloquin, OR 97624

Channon L. Cantrell
PO Box 83
Chiloquin, OR 97624

Timothy Cantrell
PO Box 906
Klamath Falls, OR 97601

Channon L. Cantrell
PO Box 906
Klamath Falls, OR 97601

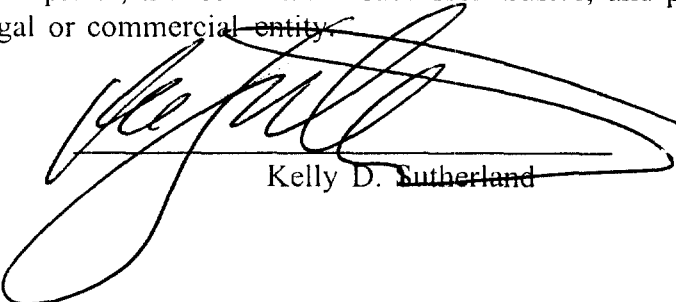
6/A

Mortgage Electronic Registration Systems, Inc.
 c/o Household Finance Corporation
 PO Box 2026
 Flint, MI 48501

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on February 5, 2001. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.


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

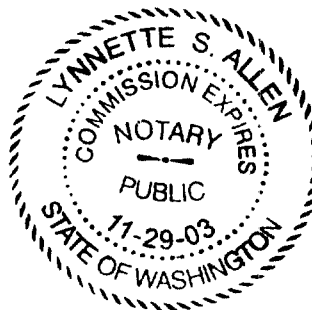

 Kelly D. Sutherland

State of Washington)
)
 County of Clark)

On this 5th day of February, in the year 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal


 Notary Public
 My Commission Expires 11/29/03



Lender Loan #: 64385293

01-14486

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Timothy Cantrell and Channon L. Cantrell, as tenants by the entirety as grantor, to First American Title Insurance Company, as Trustee, in favor of Polaris Mortgage Associates, a division of Provident Funding Associates, L.P., as Beneficiary, dated March 11, 1999, recorded March 19, 1999, in the mortgage records of Klamath County, Oregon, in Book No. M99, at Page 9773, beneficial interest having been assigned to Fleet Mortgage Corp., covering the following described real property:

Parcel 2 of Land Partition 47-97, being a portion of the N1/2 of Government Lot 23, Section 6, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, Less the West 30 feet used for County Road purposes as disclosed in Deed recorded November 13, 1951, in Volume 251, Page 52 and in Deed recorded February 6, 1957, in Volume 289, Page 479.

COMMONLY KNOWN AS: 37023 Agency Lake Loop Road, Chiloquin, OR 97624

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 in the sum of \$1,096.93 from October 1, 2000, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$129,039.47, together with interest thereon at the rate of 7.00000% per annum from September 1, 2000 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 6, 2001 at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 has or had power to convey at the time of the execution of said trust deed, together with any interest 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 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 obligations 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 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice 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. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

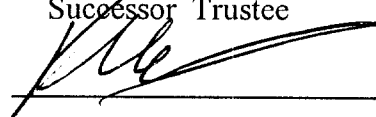
KELLY D. SUTHERLAND

Successor Trustee

Dated

1/30/01

By:



State of Washington, County of Clark, ss:

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

SHAPIRO & KREISMAN
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253

Lender Loan #: 64385293

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
01-14486

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

State of Washington)

County of Clark)

I, Kelly D. Sutherland, being first duly sworn, depose, say and certify that:

I am the Successor trustee in that certain trust deed executed and delivered by Timothy Cantrell and Channon L. Cantrell, as tenants by the entirety as grantor to First American Title Insurance Comapny as trustee, in which Polaris Mortgage Associates, a division of Provident Funding Associates, L.P. is beneficiary, recorded on March 19, 1999, in the mortgage records of Klamath County, Oregon in Book M99, at Page 9773, covering the following described real property situated in said county:

Parcel 2 of Land Partition 47-97, being a portion of the N1/2 of Government Lot 23, Section 6, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, Less the West 30 feet used for County Road purposes as disclosed in Deed recorded November 13, 1951, in Volume 251, Page 52 and in Deed recorded February 6, 1957, in Volume 289, Page 479.

Commonly known as: 37023 Agency Lake Loop Road, Chiloquin, OR 97624

I hereby certify that on February 5, 2001, 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.

Kelly D. Sutherland

State of Washington)

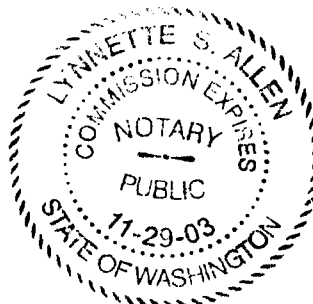
County of Clark)

On this 30th day of April, in the year 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Notary Public

My Commission Expires 11/21/03
Lender Loan #: 64385293



Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253
01-14486

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF WASHINGTON)
) SS.
County of CLARK)

THIS IS TO CERTIFY THAT I, Kelly D. Sutherland, am the Vice President of Fleet Mortgage Corp., the current beneficiary in that certain trust deed in which Timothy Cantrell and Channon L. Cantrell, as tenants by the entirety, as grantor, conveyed to First American Title Insurance Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated March 11, 1999, and recorded March 19, 1999, in the mortgage records of said county, in Book No. M99, at Page 9773; thereafter a Notice of Default with respect to said trust deed was recorded January 29, 2001, Instrument No. M01-3378, 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 is scheduled to be sold at the trustee's sale on June 6, 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 Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

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.

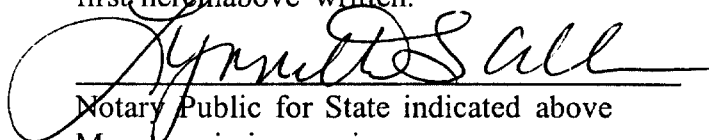
Fleet Mortgage Corp.
Beneficiary

By: Kelly D. Sutherland
Kelly D. Sutherland, Vice President

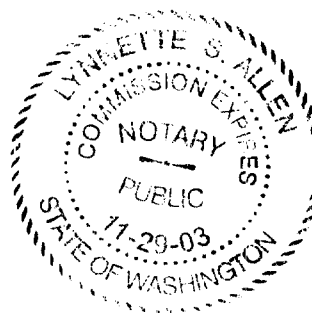
STATE OF WASHINGTON)
) SS.
COUNTY OF CLARK)

On this 30th day of April, 2001, before me the undersigned a Notary Public appeared Kelly D. Sutherland, personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.



Notary Public for State indicated above
My commission expires:



Loan #: 64385293

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#3838

Trustee's Notice of Sale

Timothy Cantrell

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for Four

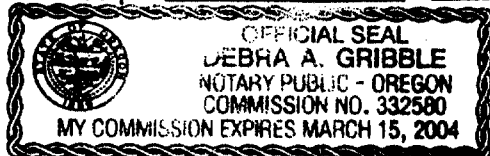
(4) insertion(s) in the following issues:
March 7, 14, 21, 28, 2001

Total Cost: \$729.00

Subscribed and sworn before me this 28th
day of March 20 01

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15 20 04



TRUSTEE'S NOTICE OF SALE

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COMMONLY
KNOWN AS: 37023
Agency Lake Loop
Road, Chiloquin, OR
97624

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:

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required under the obligations 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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proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

DATED 1/30/01

KELLY D. SUTHERLAND

Successor Trustee
State of Washington,
County of Clark ss:

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

SHAPIRO & KREISMAN
201 NE Park Plaza
Drive, #150

Vancouver, WA 98684
(360) 260-2253

Lender Loan #: 6485291

#3838 March 7, 14, 21, 28,
2001

20401

State of Oregon, County of Klamath

Recorded 05/03/01, at 2:12 p. m.

In Vol. M01 Page 20393

Linda Smith,

County Clerk Fee\$ 61⁰⁰