

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, 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 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 address, to-wit:

City of Klamath Falls
P.O. Box 327
226 South Fifth Street
Klamath Falls, OR 97601

Larry W. Caldwell
648 Prescott Street
Klamath Falls, OR 97601

Larry W. Caldwell
2033 Herbert Street
Klamath 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 notices so mailed was certified to be a true copy of the original 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 Bellevue, Washington, on 4-11-01. 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 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.

Subscribed and sworn to before me on

4/112001

by

Benjamin V. NorkDolores L. San Nicolas

Notary Public for Washington

Residing at KentMy commission expires: 2-16-05

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Caldwell, Larry W.

Grantor

to

DAVID E. FENNELL,

Trustee

File No. 7427.20003

After recording return to:

Northwest Trustee Services, LLC

Attn: Vonnie Nave

PO Box 4143

Bellevue, WA 98009-4143

DOLORES L. SAN NICOLAS
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 2-16-05

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Troy W. Garrison, being first duly sworn, depose and say:

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.

That on the 10th day of April, 2001, after personal inspection, I found the following described real property to be unoccupied:

SEE LEGAL DESCRIPTION ATTACHED

Commonly known as: 648 Prescott Street
 Klamath Falls, OR 97601

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

Troy W. Garrison 4-11-01
Troy W. Garrison 199811

SUBSCRIBED AND SWORN to before me this 11th day of April, 2001, by Troy W. Garrison.

Margaret A. Nielsen
Notary Public for Oregon



A parcel of land lying in Lots 5 and 6, Block 72, Buena Vista Addition to the City of Klamath Falls, Oregon, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the most Easterly corner of Lot 6, Block 72, Buena Vista Addition to the City of Klamath Falls, Oregon, and running thence South 89 degrees 31' West along the Southerly line of Prescott Street 114.35 feet to the True Point of Beginning of this description; thence South 13 degrees 51' West a distance of 80.05 feet, more or less, to a point on the line between Lots 4 and 5 of said Block 72; thence North 52 degrees 51' West along said line between said Lots 4 and 5, a distance of 80 feet to a point in the Southeastery line of Lot 7 of said Block 72; thence Northeasterly along the line between said Lots 5 and 7 to Prescott Street; thence North 89 degrees 31' East along the Southerly line of Prescott Street to the True Point of Beginning.

PROPERTY ADDRESS: 648 Prescott Street
Klamath Falls, OR 97601

Northwest Trustee Services, LLC

PO Box 4143
Bellevue, Washington 98009-4143
Telephone (425) 586-1900 Facsimile (425) 586-1997

34632

July 12, 2001

7427.20003/Caldwell, Larry W.
All Occupants
648 Prescott Street
Klamath Falls, OR 97601

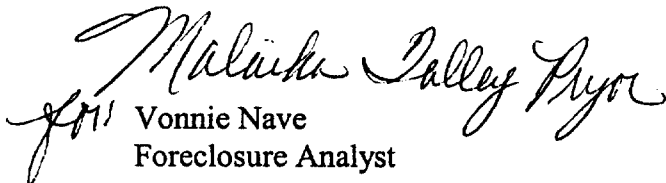
RE: Altegra Credit Company
RCF No.:7427.20003

Occupants:

Please be advised that the property in the above-referenced matter is scheduled to be sold at a Trustee's Sale on 8/10/01 . According to ORS 86.755(5) the property must be vacated on or before the tenth day, 8/20/01, following the date of sale. Please vacate the property on or before that date.

If you have any questions, please contact an attorney.

Very truly yours,


for Vonnie Nave
Foreclosure Analyst

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Larry W. Caldwell, an unmarried person, as grantor, to Chicago Title Insurance Company, as trustee, in favor of First Franklin Financial Corporation, as beneficiary, dated 12/10/99, recorded 12/30/99, in the mortgage records of Klamath County, Oregon, as Volume M99 Page 51178 and subsequently assigned to Altegra Credit Company by Assignment, covering the following described real property situated in said county and state, to wit:

A parcel of land lying in Lots 5 and 6, Block 72, Buena Vista Addition to the City of Klamath Falls, Oregon, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the most Easterly corner of Lot 6, Block 72, Buena Vista Addition to the City of Klamath Falls, Oregon, and running thence South 89 degrees 31' West along the Southerly line of Prescott Street 114.35 feet to the True Point of Beginning of this description; thence South 13 degrees 51' West a distance of 80.05 feet, more or less, to a point on the line between Lots 4 and 5 of said Block 72; thence North 52 degrees 51' West along said line between said Lots 4 and 5, a distance of 80 feet to a point in the Southeasterly line of Lot 7 of said Block 72; thence Northeasterly along the line between said Lots 5 and 7 to Prescott Street; thence North 89 degrees 31' East along the Southerly line of Prescott Street to the True Point of Beginning.

PROPERTY ADDRESS: 648 Prescott Street
Klamath Falls, OR 97601

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 \$367.95 beginning 08/01/00; plus late charges of \$18.40 each month beginning 08/16/00; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 the trust deed immediately due and payable, said sums being the following, to wit: \$36,729.61 with interest thereon at the rate of 11.625 percent per annum beginning 07/01/00; plus late charges of \$18.40 each month beginning 08/16/00 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 08/10/01 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby 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 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 grantor's successors in interest acquired after the execution 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 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

4/5, 20 01


David E. Fennell -- Trustee

For further information, please contact:

Vonnie Nave
Northwest Trustee Services, LLC
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No. 7090.20129/Caldwell, Larry W.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

David E. Fennell -- Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

Affidavit of Publication

34635

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#4051

Trustee's Notice of Sale

Larry W. Caldwell

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

Insertion(s) in the following issues:

May 17, 24, 31, 2001

June 7, 2001

Total Cost: \$904.50

Larry L. Wells
Subscribed and sworn before me this 7th day of: June 2001

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

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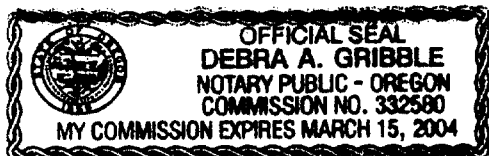
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thence North 52 degrees 51' West along said line between said Lots 4 and 5, a distance of 80 feet to a point in the South easterly line of Lot 7 of said Block 72; thence Northeastly along the line between said Lots 5 and 7 to Prescott Street; thence North 89 degrees 31' East along the Southerly line of Prescott Street to the True Point of Beginning. PROPERTY ADDRESS: 648 Prescott Street, Klamath Falls, OR 97601

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RECEIVED
 JUL 11 2001
 ROUTH CRABTREE & FENNELL

tion by grantor of the trust deed, together with any interest, which the grantor or grantor's successors in interest acquired after the execution 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 amount provided by said ORS 86.753.

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DATED 4/5/01
 David E. Fennell
 Trustee

For further information, please contact:

Vonnie Nave
 Northwest Trustee
 Services, LLC
 PO Box 4143
 Bellevue, WA 98009-4143

(425) 586-1900
 file No. 7090-20129/Caldwell, Larry W.

State of Washington,
 County of King ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

David E. Fennell
 Trustee

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

#4051 May 17, 24, 31,
 2001
 June 7, 2001

State of Oregon, County of Klamath
 Recorded 07/16/01 at 3:06 p.m.
 In Vol. M01 Page 34629
 Linda Smith,
 County Clerk Fee \$ 56.00