

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine) ss.

Vol M01 Page 36339

I, WALTER L. CAUBLE, being first duly sworn, say 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 notice of sale given under the terms of the trust deed described in the notice.

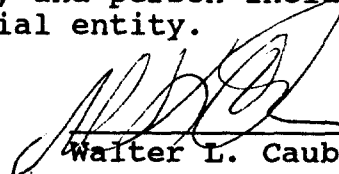
I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME	ADDRESS
NANNETTE C. REYES, Personal Representative of the Estate of MARY NAN REYES, deceased (Grantor)	24520 Modoc Point Road Chiloquin, OR 97624
SCOTT D. MacARTHUR, OSB 89296 Attorney for NANNETTE C. REYES, as Personal Representative of Grantor's Estate	280 Main Street Klamath Falls, OR 97601

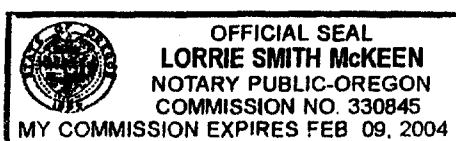
The above-named persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having 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.

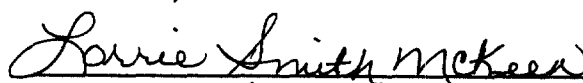
Each of the notices so mailed was certified to be a true copy of the original notice of sale by Walter L. Cauble, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on April 6, 2001. With respect to each person listed above, one such notice was mailed with postage thereof 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 mailed after recording of the notice of default and election to sell described in the notice of sale.

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


Walter L. Cauble

SUBSCRIBED and SWORN to before on April 6, 2001.




Lorrie Smith McKeen
Notary Public for Oregon
My Commission Expires: 2/9/2004

After Recording Return to:

Walter L. Cauble
SCHULTZ, SALISBURY, CAUBLE & DOLE
111 S. E. Sixth Street, P. O. Box 398
Grants Pass, OR 97528

36340


AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON, County of Klamath ss.

I, Dave Shuck, being first duly sworn, depose, say and certify that:

I attempted service on the occupants of the real property located at 5689 Sprague River Road, Chiloquin, Oregon, subject of that certain trust deed executed and delivered by MARY N. REYES, aka MARY NAN REYES, aka MARY REYES, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in which SADDLE MOUNTAIN COMPANY PENSION TRUST, is Beneficiary, recorded on August 27, 1998, in the Mortgage Records of Klamath County, Oregon, in Volume M98, at Page 31983.

I hereby certify that on April 16, 2001, the above-described real property was not occupied.


Dave Shuck

Printed Name

SUBSCRIBED and SWORN to and acknowledged before me this 16th day of April, 2001.



Notary Public for Oregon

My Commission Expires: 4-12-04



The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed.

The following information is given, pursuant to ORS 86.735 and ORS 86.745:

1. PARTIES: The parties to the trust deed described in this notice are:

Grantor: MARY N. REYES, aka MARY NAN REYES, aka MARY REYES;

Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON;

Beneficiary: SADDLE MOUNTAIN COMPANY PENSION TRUST.

2. PROPERTY: The address of the property covered by the trust deed is 5689 Sprague River Road, Chiloquin, Oregon, more particularly described as follows:

PARCEL 1: A parcel of land situated in Section 19, Township 34 South, Range 8 East of the Willamette Meridian, being more particularly described as follows:

Beginning at a 5/8 inch iron pin marking the Northeast corner of the Southwest quarter of said Section 19; thence South 88°43'06" West along the Northerly line of said SW¼ 1312.14 feet to a 5/8 inch iron pin marking the Northwest corner of the East half of said SW¼; thence South 00°18'57" East along the Westerly line of said E½SW¼, 2645.05 feet to a point on the Southerly line of said Section 19; thence North 89°58'07" East along said Southerly section line 105 feet more or less to the mean high water line of the Westerly bank of the Sprague River; thence following said high water line the meander line of which is the following courses and distances: North 02°14'38" East, 76.39 feet; North 18°18'09" East, 684.63 feet; North 25°52'24" East, 222.28 feet; North 31°42'03" East, 399.62 feet; North 56°48'35" East, 158.93 feet; North 63°03'38" East, 426.84 feet; thence leaving said mean high water mark North 28°57'55" West, 290 feet, more or less to the Southerly right-of-way line of the Sprague River-Chiloquin Highway, a county road; thence North 19°46'20" West, 588.60 feet; thence North, 40.00 feet; thence East, 493.00 feet to Easterly line of said SW¼ of Section 19; thence North 00°15'13" West along said Easterly quarter Section line 279.97 feet to the point of beginning. EXCEPTING THEREFROM that portion of land contained within 100 foot wide right-of-way of the Sprague River-Chiloquin Highway, a county road. ALSO SAVING AND EXCEPTING: Beginning at the Southwest corner of the SE¼SW¼ of said Section 19; thence North along the West boundary of the E½SW¼ of said section a distance of 1900 feet to a point; thence East parallel to the South boundary of said section a distance of 780 feet, more or less, to a point in the centerline of an existing roadway; thence Southeasterly along the centerline of said roadway a distance of 140 feet to the Southern boundary of the Chiloquin-Sprague River Highway; thence Southwesterly along said Southern boundary to its intersection with the South line of said Section 19; thence West along said South line to the point of beginning. ALSO SAVE AND EXCEPTING: Beginning at the intersection of the South line of said Section 19 and the Southeasterly boundary of the Chiloquin-Sprague River Highway; thence Northeasterly along said Southeasterly boundary a distance of 2150 feet, more or less, to the Northwest corner of a parcel of land described in Volume M81 page 21187, Deed records of Klamath County, Oregon; thence South 28°57'55" East along the Southwest boundary of said parcel a distance of 320 feet, more or less to the mean high water line of the Sprague River; thence Southwesterly along said high water line to its intersection with the South line of said Section 19; thence West along said South line to the point of beginning. SAVING AND EXCEPTING therefrom the public right of way of the Sprague River Chiloquin Highway. ALSO SAVING AND EXCEPTING: Beginning at an aluminum cap marking the C-W 1/16 corner of said Section 19; thence South 00°18'57" East, along the West line of said NE¼SW¼, 745.06 feet to a 5/8" Tru-Line Surveying plastic cap; thence North 89°58'07" East 756.60 feet to a 5/8" Tru-Line Surveying plastic cap; thence North 761.65 feet to a point on the North line of said NE¼SW¼; thence South 88°43'06" West 760.90 feet to the point of beginning, with bearings based on recorded Survey No. 4975.

PARCEL 2: A parcel of land situated in Section 19, Township 34 South, Range 8 East of the Willamette Meridian, being more particularly described as follows:

Commencing at a 5/8 inch iron pin marking the Northeast corner of the SW¼ of said Section 19; thence South 00°15'13" East along the Easterly boundary of said SW¼, 279.97 feet, more or less, to the POINT OF BEGINNING for this description; thence continuing along said Easterly boundary line South 00°15'13" East 388.45 feet to the intersection of said Easterly boundary line with the Northerly line of the S½ of the N½ of the SE¼ of said Section 19; thence along said Northerly line of the S½ of N½ of SE¼ of said Section 19 North 89°00'02" East, 256.53 feet to the intersection of said Northerly line with the Southerly right-of-way line of the Sprague River Highway; thence South 71°15'00" West along said Southerly right-of-way line, 51.45 feet; thence leaving said right-of-way line South 00°59'58" East, 375.00 feet, more or less, to the mean high water line on the Northerly side of the Sprague River; thence along said high water line the meander line of which is the following courses and distances: South 81°25'25" West 296.81 feet, more or less; South 69°49'55" West 80.95 feet, more or less; thence leaving said mean high water line North 28°57'55" West, 290.00 feet, more or less to the said Southerly right-of-way line of Sprague River Highway; thence leaving said right-of-way line North 19°46'20" West, 588.60 feet; thence North, 40.00 feet; thence East 493.00 feet to the point of beginning, more or less.

EXCEPTING THEREFROM: That portion of land lying within the 100 foot wide right-of-way of the Sprague River Highway. ALSO EXCEPTING THEREFROM: An 80.00 foot wide easement for roadway

purposes adjacent to and parallel with the Westerly property line of the above described property between the Sprague River Highway and the Northerly bank of the Sprague River.

PARCEL 3: That portion of the S½ of the N½ of the SE¼ of Section 19, Township 34 South, Range 8 West of the Willamette Meridian, Klamath County, Oregon, lying North and West of the Sprague River. EXCEPTING THEREFROM the Westerly 256.53 feet as described in Deed recorded February 26, 1973, in Volume M73 page 1977, Microfilm records of Klamath County, Oregon, and EXCEPTING that portion lying within the right of way of Sprague River.

EXCEPTING THEREFROM that portion of land lying within the right of way of the Sprague River Highway. ALSO EXCEPTING THEREFROM an 80.00 foot wide easement for roadway purposes adjacent to and parallel with the Westerly property line of the above described property between the Sprague River Highway and the Northerly bank of the Sprague River.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated August 27, 1998, recorded August 31, 1998, in Volume M98, Page 31983, Mortgage Records of Klamath County, Oregon.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Monthly interest-only installments of \$700.00 each, due on the 28th day of each month, unpaid from July 28, 2000 through February 28, 2001, inclusive;

Real property taxes assessed against the property as follows:

Account No. 3408-19C-100, Code 117: 1998-99 fiscal tax year, \$166.19, delinquent plus interest; 1999-2000 fiscal tax year, \$168.85, delinquent plus interest; the first two trimester payments of the 2000-2001 fiscal tax year, due plus interest;

Account No. 3408-19C-200, Code 117: 1998-99 fiscal tax year, \$664.52 delinquent plus interest; 1999-2000 fiscal tax year, \$679.24 delinquent plus interest; the first two trimester payments of the 2000-2001 fiscal tax year, due plus interest;

Account No. 3408-19C-200, Code 8: 1998-99 fiscal tax year, \$54.01 delinquent plus interest; 1999-2000 fiscal tax year, \$55.21 delinquent plus interest; the first two trimester payments of the 2000-2001 fiscal tax year, due plus interest;

Account No. 3408-19D-200, Code 8: 1998-99 fiscal tax year, \$194.15 delinquent plus interest; 1999-2000 fiscal tax year, \$198.21 delinquent plus interest; the first two trimester payments of the 2000-2001 fiscal tax year, due plus interest.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Fifty-seven Thousand, Five Hundred Sixty-three and no/100ths Dollars (\$57,563.00), together with interest thereon at the rate of fifteen percent (15%) per annum from June 23, 2000, until paid.

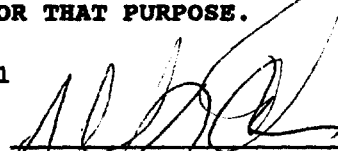
6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.

7. SALE: The property will be sold in the manner prescribed by law on Thursday, August 14, 2001, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon.

8. RIGHT TO CURE DEFAULT UNDER ORS 86.753: 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 the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.753) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

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

DATED: April 6, 2001


Walter L. Cauble, Trustee

State of Oregon, County of Klamath
Recorded 07/23/01 at 3:14 p. m.
In Vol. M01 Page 36339
Linda Smith,
County Clerk Fee\$ 36⁰⁰

STATE OF OREGON, County of Josephine) ss.

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

Attorney for said Trustee

SCHULTZ, SALISBURY, CAUBLE & DOLE
ATTORNEYS AT LAW
111 S.E. SIXTH STREET
P. O. BOX 398
GRANTS PASS, OREGON 97528
PHONE: (541) 476-8825
FAX: (541) 471-1704