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TRUSTEE'S NOTICE OF SALE

K-56515

Reference is made to that certain trust deed made by Walter D. Edwards, as grantor, to Regional Trustee Services Corporation, as trustee, in favor of WMC Mortgage Corp., as beneficiary, dated 05/20/98, recorded 05/29/98, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 18230 and subsequently assigned to Bank One, N.A. f/k/a The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement dated as of June 1, 1998, Series 1998-A, without recourse by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 493 in Block 109 of Mills Addition to the City of Klamath Falls, according to the Plat thereof on File in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 2120 Garden Avenue
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 \$390.59 beginning 11/01/00; plus late charges of \$15.63 each month beginning 11/16/00; plus prior accrued late charges of \$30.53; 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: \$35,648.63 with interest thereon at the rate of 12.75 percent per annum beginning 10/01/00; plus late charges of \$15.63 each month beginning 11/16/00 until paid; plus prior accrued late charges of \$30.53; 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.

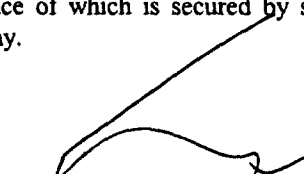
WHEREFORE, notice hereby is given that the undersigned trustee will on 07/27/01 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath 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.

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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 3/16, 2001


David E. Fennell -- Trustee

For further information, please contact:

Ashley Erdahl
Northwest Trustee Services, LLC
PO Box 4143
Bellevue, WA 98009-4143
(425) 586-1900
File No.7006.20325/Edwards, Walter D.

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 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:

Walter D. Edwards
2120 Garden Avenue
Klamath Falls, OR 97601

Rex Young
1940 Melrose
Klamath Falls, OR 97601

Barbara R. Young
1940 Melrose
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 3-20-01. 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

3/20, 2001

by

Benjamin V. York

Notary/Public for Washington

Residing at King CountyMy commission expires: 2/16/05

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
Edwards, Walter D.
Grantor
to
DAVID E. FENNEL, Trustee

File No. 7006.20325

After recording return to:

Northwest Trustee Services, LLC
Attn: Ashley Erdahl
PO Box 4143
Bellevue, WA 98009-4143

JUANA DODSON
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 2-16-05

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
 County of Klamath)

I, Troy 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 21st day of March, 2001, after personal inspection, I found the following described real property to be unoccupied:

Lot 493 in Block 109 of Mills Addition to the City of Klamath Falls, according to the Plat thereof on File in the Office of the County Clerk of Klamath County, Oregon.

Commonly known as: 2120 Garden Avenue
 Klamath Falls, OR 97601

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

Troy W. Garrison Mar 22, 01
 Troy Garrison 198819

SUBSCRIBED AND SWORN to before me this 21th day of March, 2001, by Troy Garrison.



Margaret A. Nielsen
 Notary Public for Oregon

State of Oregon, County of Klamath
 Recorded 08/31/01 at 3:21 p. m.
 In Vol. M01 Page 44739
 Linda Smith,
 County Clerk Fee\$ 26⁰⁰