

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

Reference is made to that Trust Deed wherein Whispering Pines Holding Company, Inc., an Oregon Corporation is grantor; AmeriTitle is Trustee; and Bob A. Dortch and Paula M. Dortch, or the survivor thereof, is Beneficiary, recorded in Official/Microfilm Records, Vol. M99, page 33008, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

The SE1/4 of Section 6, Township 36 south, Range 10 East of the Willamette Meridian, Klamath County, Oregon, EXCEPT the following described portion thereof, as follows:

Beginning at a point which is the NW1/4 corner of the SE1/4 of Section 6, Township 36 South, Range 10 East of the Willamette Meridian; thence 208 feet East along the North line of said SE1/4; thence South and parallel to the West line of the said SE1/4 to the South line of said Section 6; thence along the said South line of said Section 6 a distance of 208 feet to the SW corner of the said SE1/4; thence North along the West line of said SE1/4 to the point of beginning and being a strip 208 feet wide off the Westerly portion of the SE1/4 of said Section 6,

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: Payment due 09/16/99 in the amount of \$833.33 and a like payment on the 16th day of each month thereafter until 08/16/2000 when the full unpaid balance of principal and interest was due and payable, together with late charges of \$42.00 per month for each month beginning 08/16/99 thru 08/16/00; failure to pay real property taxes 1999-00, 2000-01. The trust deed is further in default for grantor having transferred the property without the prior written consent of the beneficiary.

The sum owing on the obligation secured by the trust deed is: \$100,000.00, plus interest at the rate of 10% per annum from 08/16/99, 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.

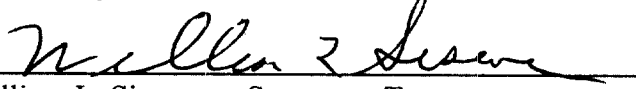
Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on October 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.

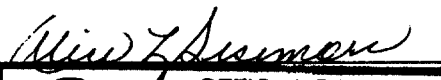
This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

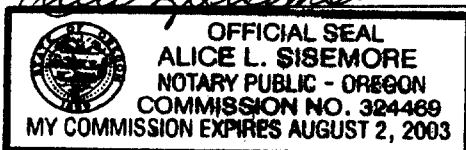
Dated: May 30, 2001.


William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath) ss

The foregoing was acknowledged before me on May 30, 2001, by William 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

State of Oregon, County of Klamath
Recorded 01/24/2002 10:28a m.
Vol M02, Pg 4641-4651
Linda Smith, County Clerk
Fee \$ 71.00 # of Pgs 11

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 May 30, 2001, 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: As shown on attached Exhibit 1

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

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

 X (4) The grantor(s) of the trust deed was/were not in the military service as shown by Exhibit 3 attached hereto.

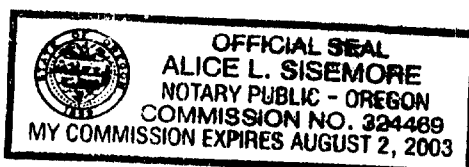
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

William L. Sisemore
William L. Sisemore

Subscribed and sworn to before me by the above-named person on June 24, 2001.

Alice L. Sisemore
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



Farm Services, Inc.
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Jerry T. Hood
Barbara J. Hood
444 Mendoza Terrace
Corona Del Mar, CA 92625

Ronald R. Ross
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Carter-Jones LLC
1143 Pine Street
Klamath Falls, OR 97601

Phil Edmondson
P.O. Box 63
Sprague River, OR 97639

State of Oregon Employment Dept.
875 Union St., NE, Room 107
Salem, OR 97311

Robert S. Lewin
Attorney at Law
570 Glenneyre, Ste 201
Laguna Beach, CA 92651

Whispering Pines Holding Company, Inc.
2431 South Anne Street
Santa Ana, CA 92704

Klamath County Tax Collector
305 Main Street
Klamath Falls, OR 97601

Farm Services, Inc.
c/o Douglas L. Horne
2113 S. Beaumont Drive
Moses Lake, WA 98837

Betty Elpern
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Whispering Pines Holding Company, Inc.
c/o Michael G. Spector
2677 North Main St., Ste 820
Santa Ana, CA 92705

Douglas Horn
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Brad Aspell
Attorney at Law
122 S. 5th Street
Klamath Falls, OR 97601

G. A. Horn
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

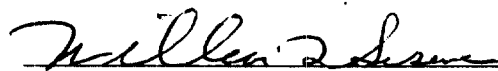
NOTICE OF SUBSTITUTE SERVICE

TO: Roy Miller, 18569 Skeen Ranch Road, Sprague River, OR 97639

You are hereby notified that you have been served with:

☒ Trustee's Notice of Default and Election to Sell and Trustee's Notice of Sale of that Trust deed wherein Whispering Pines Holding Company, Inc., is grantor(s), to AmeriTitle as Trustee, Bob A. Dortch and Paula M. Dortch, or the survivor thereof is/are beneficiary(ies), recorded in Mortgage Records of Klamath County, Oregon, Volume M99, page or document no. 33008, certified copy of which is attached hereto.

By Substitute Service on Tammy Miller, a person over the age of 14 years of age who resides at your place of abode on June 8, 2001, at 10:50 o'clock, a.m. at 18569 Skeen Ranch Road, Sprague River, OR.



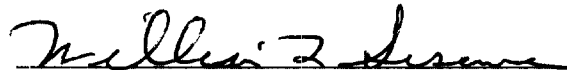
William L. Sisemore, Successor Trustee

STATE OF OREGON)
County of Klamath) ss

I, William L. Sisemore, certify that I am attorney for Bob A. Dortch and Paula M. Dortch; I served a copy of Trustee's Notice of Sale together with the above notice of substitute service in a sealed envelope, plainly addressed to:

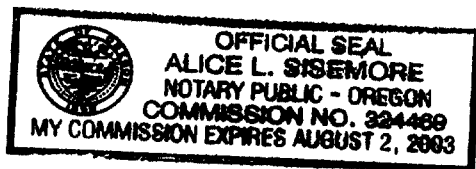
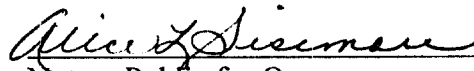
Roy Miller
18569 Skeen Ranch Road
Sprague River, OR 97639

with postage fully prepaid, and deposited the same in the U. S. Mail at Klamath Falls, Oregon, on June 8, 2001.



William L. Sisemore
Successor Trustee for Bob A. Dortch and
Paula M. Dortch

Subscribed and Sworn to before me this 8th day of June, 2001.

Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/03

Exhibit 2 - pg 1

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

4645

STATE OF OREGON
COUNTY OF

Klamath

COURT CASE NO.

Ø

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

- | | | | | |
|---|------------------------------------|--|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Summons & Complaint | <input type="checkbox"/> Summons | <input type="checkbox"/> Small Claim | <input type="checkbox"/> Motion | <input type="checkbox"/> Answer |
| <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Judgment | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Letter |
| <input type="checkbox"/> Summons & Petition | <input type="checkbox"/> Order | <input type="checkbox"/> Decree | <input type="checkbox"/> Notice | <input type="checkbox"/> Citation |
| <input type="checkbox"/> Notice of Small Claims | <input type="checkbox"/> Complaint | <input type="checkbox"/> Order to Show Cause | <input type="checkbox"/> Subpoena | |
- ☒ Trustee's Notice of Sale

For the within named: Occupants of 18569 Skeen Ranch Road
Sprague River, OR

☒ PERSONALLY SERVED: Original or True Copy to within named, personally and in person to: Tammy Miller at the address below.

☒ SUBSTITUTE SERVICE: By delivering an Original or True Copy to Tammy Miller, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Roy Miller

☐ OFFICE SERVICE: At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy or Original with _____, the person who is apparently in charge.

☐ SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME.
Upon _____, by (a) delivering such true copy personally and in person, Corporation, Limited Partnership, etc.

to: _____ who is a/the _____ thereof, or
(b) leaving such true copy with _____, the person who is apparently in charge of the office of _____, who is a/the _____ thereof.

☐ OTHER METHOD: _____ By leaving an Original or True Copy with _____

☐ NOT FOUND: I certify that I received the within document for service on _____ and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, _____ within _____ County.

18569 Skeen Ranch Road
ADDRESS OF SERVICE STREET UNIT / APT / SPC#
Sprague River OR 97639
CITY STATE ZIP

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

June 8, 2001 10:50 ☒ a.m. ☐ p.m. Ed Foreman
DATE OF SERVICE TIME OF SERVICE SIGNATURE

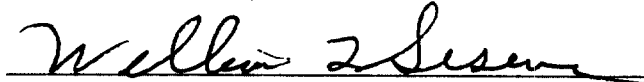
or not found
PRINTED IN OREGON

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 Whispering Pines Holding Company, Inc., an Oregon Corporation, as grantor, conveyed to AmeriTitle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated August 12, 1999, and recorded August 16, 1999, in the mortgage records of said county, in book/reel/volume M99, page 33008; thereafter a notice of default with respect to said trust deed was recorded May 30, 2001, in book/reel/volume M01, at page 24836, 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 January 24, 2002; 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 January 24, 2002, by William L. Sisemore.


 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

Affidavit of Publication

4647

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 # 4267

Notice of Default & Sale

Dortch

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:

August 2, 9, 16, 23, 2001

Total Cost: \$553.50

Subscribed and sworn

before me on: August 23, 2001

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL OR TRUSTEE'S NOTICE OF SALE

Reference is made to that Trust Deed wherein Whispering Pines Holding Company, Inc., an Oregon Corporation, is grantor; Amerititle is Trustee; and Bob A. Dortch and Paula M. Dortch, or the survivor thereof, is Beneficiary, recorded in Official/Microfilm Records, Vol. M99, page 33008, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

The SE 1/4 of Section 6, Township 36 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, EXCEPT the following described portion thereof, as follows:

Beginning at a point which is the NW 1/4 corner of the SE 1/4 of Section 6, Township 36 South, Range 10 East of the Willamette Meridian; thence 208 feet East along the North line of said SE 1/4; thence South and parallel to the West line of the said SE 1/4 to the South line of said Section 6; thence along the said South line of said Section 6 a distance of 208 feet to the SW corner of the said SE 1/4; thence North along the West line of said SE 1/4 to the point of beginning and being a strip 208 feet wide off the Westerly portion of the SE 1/4 of said Section 6.

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: Payment due 09/16/99 in the amount of \$833.33 and a like payment on the 16th day of each month thereafter until 08/16/2000 when the full unpaid balance of principal and interest was due and payable, together with late charges of \$42.00 per month for each month beginning 08/16/99 thru 08/16/00; failure to pay real property taxes 1999-00, 2000-01. The trust deed is further in default for grantor having transferred the property without the prior written consent of the beneficiary.

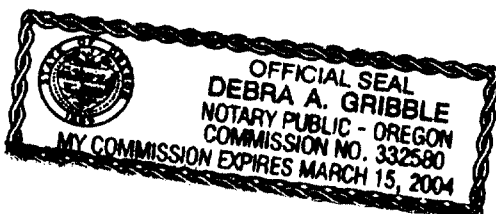
The sum owing on the obligation secured by the trust deed is \$100,000.00, plus interest at the rate of 10% per annum from 08/16/99, plus all applicable late charges, plus trustee's fees, attorney's fees, foreclosure costs, all applicable late charges, and any sums advanced by beneficiary pursuant to 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 October 9, 2001 at 10:00 o'clock am, 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 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: May 30, 2001, William L. Sismore, Successor Trustee. #4267 August 2, 9, 16, 23, 2001.



AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Whispering Pines Holding Company, Inc., an Oregon Corporation, is grantor; AmeriTitle, is Trustee; and Bob A. Dortch and Paula M. Dortch, or the survivor thereof, is Beneficiary, recorded in Official/Microfilm Records, Vol. M99, page 33008, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon, to-wit:

The SE1/4 of Section 6, Township 36 south, Range 10 East of the Willamette Meridian, Klamath County, Oregon, EXCEPT the following described portion thereof, as follows:

Beginning at a point which is the NW1/4 corner of the SE1/4 of Section 6, Township 36 South, Range 10 East of the Willamette Meridian; thence 208 feet East along the North line of said SE1/4; thence South and parallel to the West line of the said SE1/4 to the South line of said Section 6; thence along the said South line of said Section 6 a distance of 208 feet to the SW corner of the said SE1/4; thence North along the West line of said SE1/4 to the point of beginning and being a strip 208 feet wide off the Westerly portion of the SE1/4 of said Section 6.

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 Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Payment due 09/16/99 in the amount of \$833.33 and a like payment on the 16th day of each month thereafter until 08/16/2000 when the full unpaid balance of principal and interest was due and payable, together with late charges of \$42.00 per month for each month beginning 08/16/99 thru 08/16/00; failure to pay real property taxes 1999-00, 2000-01. The trust deed is further in default for grantor having transferred the property without the prior written consent of the beneficiary.

The sum owing on the obligation secured by the trust deed is: \$100,000.00, plus interest at the rate of 10% per annum from 08/16/99, plus all applicable late charges, plus trustee's fees, attorney's fees, foreclosure costs, and any sums advanced by beneficiary pursuant to the terms of said trust deed.

The Trustee's Notice of Default and Election to Sell and Trustee's Notice of Sale given pursuant thereto stated that the property would be sold on October 9, 2001, at the hour of 10:00 o'clock A. M., Standard Time, as established by Section 187.110 Oregon Revised Statutes, at 803 Main St., #201, Klamath Falls, County of Klamath, State of Oregon; however, subsequent to the recording of said Notice of Default and Election to Sell and Trustee's Notice of Sale the original sale proceedings were stayed by order of the court or by proceedings under the National Bankruptcy Act or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on January 2, 2002.

WHEREFORE, notice is hereby given that the undersigned trustee will on January 24, 2002, at the hour of 10:00 o'clock, A.M., Standard Time, as established by Section 187.110, Oregon Revised Statutes, at 803 Main St., #201, in the City of Klamath Falls, County of Klamath, State of Oregon, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the 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 Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the trustee conducts 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 Section 86.753 of Oregon Revised Statutes.

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

Dated: January 3, 2002.

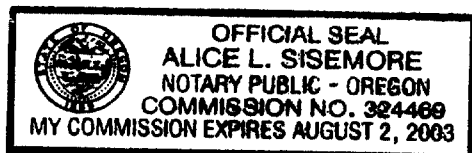
William L. Sisemore
Successor Trustee

STATE OF OREGON, County of Klamath) ss

The foregoing was acknowledged before me on January 3, 2002, 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

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

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE

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 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 Amended Trustee's Notice of Default and Amended Trustee's 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:

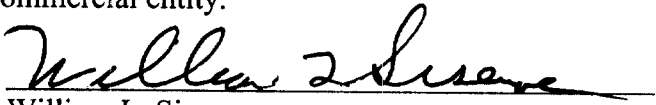
NAME AND ADDRESS

As shown on attached Exhibit 1

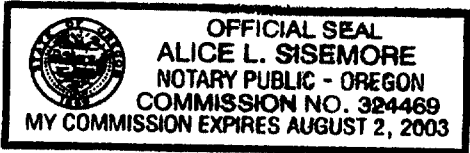
Said Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale was given in compliance with ORS 86.755(6), within 30 days after release from a stay of a foreclosure proceedings, and the above named persons include all of those persons listed in ORS 86.740 and ORS 86.750(1).

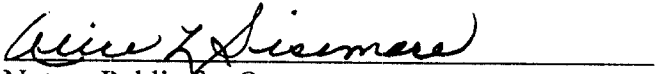
Each of the notices so mailed was certified to be a true copy of the original Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale by William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on January 3, 2002, which was within 30 days after release from a stay of the foreclosure proceeding set forth therein.

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 on January 3, 2002.




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

Farm Services, Inc.
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Carter-Jones LLC
1143 Pine Street
Klamath Falls, OR 97601

State of Oregon Employment Dept.
875 Union St., NE, Room 107
Salem, OR 97311

Whispering Pines Holding Company, Inc.
2431 South Anne Street
Santa Ana, CA 92704

Farm Services, Inc.
c/o Douglas L. Horne
2113 S. Beaumont Drive
Moses Lake, WA 98837

Whispering Pines Holding Company, Inc.
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2677 North Main St., Ste 820
Santa Ana, CA 92705

Brad Aspell
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122 S. 5th Street
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Jerry T. Hood
Barbara J. Hood
444 Mendoza Terrace
Corona Del Mar, CA 92625

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570 Glenneyre, Ste 201
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G. A. Horn
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Ronald R. Ross
c/o Silver Dale Realty
P.O. Box 56
Silverdale, WA 98383

Farm Services, Inc.
1520 N. Brookhollow, Suite 30
Santa Ana, CA 92705

Whispering Pines Holding Company, Inc.
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Exhibit 1.