

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

Vol M02 Page 20471

State of Oregon, County of Klamath
Recorded 04/08/2002 11:05 a m.
Vol M02. Pg 20471-80
Linda Smith, County Clerk
Fee \$ 66.00 # of Pgs 10

'02 APR 8 AM 11:05

K57419

T.S. NO.: 1033491-08
LOAN NO.: 2800000649

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, FRANCO CABADING being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust 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 registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

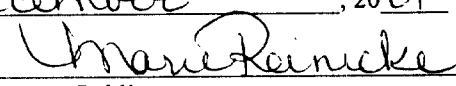
SEE ATTACHED

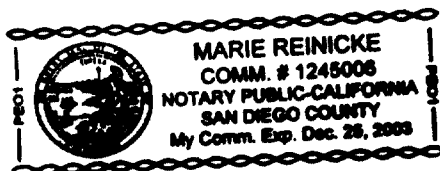
Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RHONDA L RORIE, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on December 11, 2001. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.


Affiant

SUBSCRIBED AND SWORN to me this 19th day of December, 2001


Notary Public



K66,

TRUSTEE'S NOTICE OF SALE

Loan No: 2800000649
T.S. No: 1033491-03

Reference is made to that certain deed made by ,

AUBREY DALE HARRIS GINGER LEE LARRIS,
as Grantor to
ASPEN TITLE & ESCROW, as Trustee, in favor of

THE CIT GROUP/CONSUMER FINANCE, INC.,
as Beneficiary,

dated January 24, 2000, recorded January 28, 2000, in official records of KLAMATH County, Oregon in book/reel/volume No. M00 at page No. 3005, fee/file/instrument/microfile/reception No. XX(indicated which), covering the following described real property situated in said County and State, to-wit:

A PART OF THE SE 1/4 OF THE SW 1/4 OF SECTION 22, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's :

Failure to pay the monthly payment due January 28, 2001 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$2,066.88 Monthly Late Charge \$103.34

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit; The sum of \$206,336.13 together with interest thereon at the rate of 11.620 % per annum from 12/28/2000 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on April 11, 2002 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE,
316 MAIN STREET

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 had or had power to convey at the time of the execution by him of 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 to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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20473

Loan No: 2800000649

T.S. No: 1033491-03

TRUSTEE'S NOTICE OF SALE

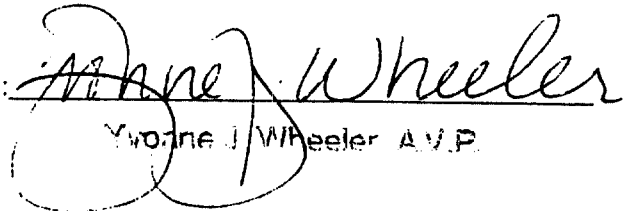
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: November 29, 2001

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Yvonne J. Wheeler A.V.P.

A PART OF THE SE 1/4 OF THE SW 1/4 OF SECTION 22, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE QUARTER SECTION CORNER COMMON TO SECTIONS 22 AND 27, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN; THENCE WEST ALONG SAID SECTION LINE 160 FEET TO A STEEL ROD, WHICH IS THE TRUE POINT OF BEGINNING OF THE TRACT HEREIN DESCRIBED; THENCE NORTH $23^{\circ}55'$ WEST 359.06 FEET TO A STEEL ROD ON THE SOUTH BOUNDARY OF THE OLD FORT ROAD; THENCE SOUTH $80^{\circ}30'$ WEST 713 FEET, MORE OR LESS, TO A STEEL ROD ON THE ANGLE CORNER ON THE SOUTH BOUNDARY OF THE OLD FORT ROAD; THENCE SOUTH 43° WEST TO THE SECTION LINE BETWEEN SECTIONS 22 AND 27, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN; THENCE EAST ALONG SAID SECTION LINE TO THE POINT OF BEGINNING.

12/11/2001 10:15:55 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92030

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1033491-08 030 12101045 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141000457308	1	DALE AUBREY HARRIS	1515 OLD FORT ROAD	KLAMATH FALLS OR 97601
11041994141000457315	2	GINGER LEE HARRIS	1515 OLD FORT ROAD	KLAMATH FALLS OR 97601
11041994141000457322	3	OCCUPANT	1515 OLD FORT ROAD	KLAMATH FALLS OR 97601
11041994141000457339	4	LISA MARIE HANSCOM C/O ASPEN TITLE & ESC	525 MAIN ST	KLAMATH FALLS OR 97601
11041994141000457346	5	DANIEL LEE EDDY C/O ASPEN TITLE & ESCROW	525 MAIN ST	KLAMATH FALLS OR 97601
11041994141000457353	6	RUTH E COOLHISER, TRUSTEE GRANTLANT, BLO	1818 E. MCANDREWS RD	MEDFORD OR 97504
11041994141000457360	7	RUTH WOOLHISER TRUSTEE	1925 MCKINZIE DR	MEDFORD OR 97501-8176

20475

12/11/2001 10:15:57 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92030

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1033491-08 030 12101045 CWR

Postal Number Sequence Recipient Name

71041994141000706606

1

DALE AUBREY HARRIS

Address Line 1/3

1515 OLD FORT ROAD

Address Line 2/4

KLAMATH FALLS OR 97601

71041994141000706613

2

GINGER LEE HARRIS

1515 OLD FORT ROAD

KLAMATH FALLS OR 97601

71041994141000706620

3

OCCUPANT

1515 OLD FORT ROAD

KLAMATH FALLS OR 97601

71041994141000706637

4

LISA MARIE HANSCOM C/O ASPEN TITLE & ESC

525 MAIN ST

KLAMATH FALLS OR 97601

71041994141000706644

5

DANIEL LEE EDDY C/O ASPEN TITLE & ESCROW

525 MAIN ST

KLAMATH FALLS OR 97601

71041994141000706651

6

RUTH E COOLHISER, TRUSTEE GRANTLANT, BLO

1818 E. MCANDREWS RD

MEDFORD OR 97504

71041994141000706668

7

RUTH WOOLHISER TRUSTEE

1925 MCKINZIE DR

MEDFORD OR 97501-8176

Affidavit of Publication

20477

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 # 4515

Notice of Sale/Harris

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:
December 28, 2001, Jan. 4, 11, 18, 2002

Total Cost: \$823.50

Subscribed and sworn
before me on: January 18, 2002

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

Loan No: 2800000649.
T.S. No: 1033491-03,
80840. Reference is made to that certain deed made by, AU-BREY DALE HARRIS, GINGER LEE HARRIS, as Grantor to ASPEN TITLE & ESCROW, as Trustee, in favor of THE CIT GROUP/CONSUMER FINANCE, INC., as Beneficiary, dated January 24, 2000, recorded January 28, 2000, in official records of KLAMATH County, Oregon in book/reel /volume No. M00 at page No. 3005, fee /file/instrument/microfile/reception No. XX (indicated which), covering the following described real property situated in said County and State, to wit:

EXHIBIT "A"

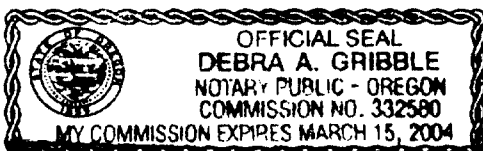
A PART OF THE SE 1/4 OF THE SW 1/4 OF SECTION 22, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE QUARTER SECTION CORNER COMMON TO SECTIONS 22 AND 27, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN; THENCE WEST ALONG SAID SECTION LINE 160 FEET TO A STEEL ROD, WHICH IS THE TRUE POINT OF BEGINNING OF THE TRACT HEREIN DESCRIBED; THENCE NORTH 23 DEGREES 55' WEST

359.06 FEET TO A STEEL ROD ON THE SOUTH BOUNDARY OF THE OLD FORT ROAD; THENCE SOUTH 80 DEGREE 30' WEST 713 FEET, MORE OR LESS, TO A STEEL ROD ON THE ANGLE CORNER ON THE SOUTH BOUNDARY OF THE OLD FORT ROAD; THENCE SOUTH 43 DEGREE WEST TO THE SECTION LINE BETWEEN SECTIONS 22 AND 27, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN; THENCE EAST ALONG SAID SECTION LINE TO THE POINT OF BEGINNING.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due January 28, 2001 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment - \$2,066.88; Monthly Late Charge - \$103.34. By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said

sums being the following, to-wit: The sum of \$206,336.13 together with interest thereon at the rate of 11.620% per annum from 12/28/2000 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on April 11, 2002 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET, 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 had or had power to convey at the time of the execution by him of 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 to have the foreclosure proceed-



ing dismissed and
the trust deed rein-
stated by payment

to the beneficiary of
the entire amount
then due (other than
such portion of said
principal as would
not then be due had
no default occur-
red), together with
the costs, trustee's
and attorney's fees
and curing any oth-
er default com-
plained of in the No-
tice of Default by
tendering the per-
formance required
under the obligation
or trust deed, at any
time prior to five
days before the date
last set for sale.

In construing this
notice, the mascu-
line gender includes
the feminine and the
neuter, the singular
includes plural, the
word "grantor" in-
cludes any succes-
sor in interest to the
grantor as well as
any other persons
owing an obligation,
the performance of
which is secured by
said trust deed, the
words "trustee" and
"beneficiary" in-
clude their succes-
sors in interest, if
any.

Dated: November
29, 2001. By:
Yvonne J. Wheeler,
A.V.P.; Cal-Western
Reconveyance Cor-
poration, 525 East
Main Street, PO Box
22004, El Cajon, CA
92022-9004.
#4515 December 28,
2001, January 4, 11,
18, 2002.

Klamath County, Oregon
 THE CITI GROUP CONSUMER FINANCE INC, beneficiary
 AUBREY DALE HARRIS & GINGER LEE LARRIS, grantor
 CAL-WESTERN RECONVEYANCE CORP, trustee/successor trustee
 REF - R-80840

AFFIDAVIT OF SERVICE

1033491-03

I hereby certify that according to the records maintained in this office, Ed Foreman is a competent person 18 years of age or older and meets the requirements in the state of service, and is not the beneficiary of trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that Ed Foreman made service of the foregoing TRUSTEE'S NOTICE OF SALE upon the OCCUPANTS of 1515 OLD FORT RD, KLAMATH FALLS, OR 97601, named below, by delivering or leaving true copies of said documents, as follows:

PERSONAL SERVICE UPON INDIVIDUAL(S)

Upon AUBREY DALE HARRIS, by delivering such true copy to him/her personally and in person at 1515 OLD FORT RD, KLAMATH FALLS, OR 97601, on December 11, 2001, at 10:55 AM.

SUBSTITUTED SERVICE UPON INDIVIDUAL(S)

Upon GINGER LEE HARRIS, by delivering such true copy to him/her dwelling house or usual place of abode, to wit 1515 OLD FORT RD, KLAMATH FALLS, OR 97601, to AUBREY DALE HARRIS, who is a person over the age of 14 years and a member of the household of the person served on December 11, 2001, at 10:55 AM.

Gloria Carter

Notary Public
 Gloria Carter

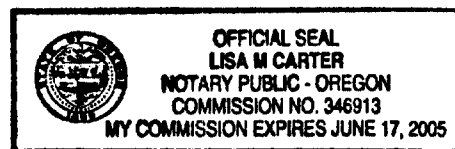
STATE OF OREGON, County of Multnomah.
 Signed and affirmed before me on March 28, 2002.

Lisa M Carter
 NOTARY PUBLIC - OREGON

My commission expires:

6-17-05

(SEAL)



INTERSTATE PROCESS SERVING, INC. * P.O. Box 156, Beaverton OR 97075 * (503) 452-7179
 members of
 Oregon Association of Process Servers
 National Association of Professional Process Servers
 Washington State Process Servers Association

Klamath County, Oregon

THE CIT GROUP/CONSUMER FINANCE INC, beneficiary
 AUBREY DALE HARRIS & GINGER LEE LARRIS, grantor
 CAL-WESTERN RECONVEYANCE CORP, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: GINGER LEE HARRIS
 1515 OLD FORT RD
 KLAMATH FALLS, OR 97601

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE, (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on **December 11, 2001**, at **10:55 AM** by leaving a true copy of said documents with **AUBREY DALE HARRIS**, who is a person of suitable age and a member of your household, to-wit: **1515 OLD FORT RD, KLAMATH FALLS, OR 97601**.

 AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **December 11, 2001**, addressed as aforesaid.

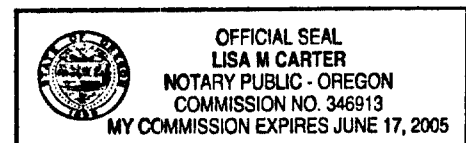
Lisa M Carter

STATE OF OREGON, County of Multnomah. Signed and affirmed before me on March 28, 2002.
 (SEAL)

Lisa M Carter

NOTARY PUBLIC - OREGON

My commission expires: 6-17-05



CLIENT RELIABLE POSTING & PUBLISHING, INC. R 80840
 IPS © 1995

INTERSTATE PROCESS SERVING, INC * P.O. Box 156, Beaverton OR 97075 * (503)452-7179