

02 MAY 22 PM 3:12

State of Oregon, County of Klamath
 Recorded 05/22/2002 3:12 P m.
 Vol M02, Pg 30499-30513
 Linda Smith, County Clerk
 Fee \$ 91.00 # of Pgs 15

After recording return to:
 Christy Melhorn
 PRESTON GATES & ELLIS LLP
 222 SW Columbia St., Suite 1400
 Portland, OR 97201

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Client Matter Number 37543-50243/Kay G. Steiner

STATE OF OREGON, County of Multnomah) ss:

I, Christy Melhorn, 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 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 Sale* given under the terms of that certain deed described in said notice.

I gave notice of the real property described in the attached *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 address:

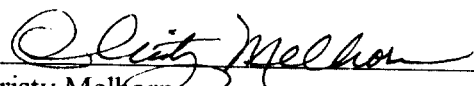
NAME	ADDRESS
Kay G. Steiner	2510 Darrow Avenue Klamath Falls, OR 97601
All Residents and/or Occupants	2510 Darrow Avenue Klamath Falls, OR 97601
Kay G. Steiner	2175 Eldorado Ave., Apt. 204 Klamath Falls, OR 97601

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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.

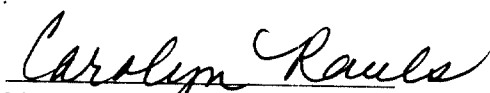
Each of the *Trustee's Notice of Sale* so mailed was certified by an attorney of record to be a true copy of the original *Trustee's Notice of Sale*, each such copy was contained in a sealed envelope, with postage fully prepaid, and was deposited by me in the United States post office at Portland, Oregon, on February 11, 2002. With respect to each person listed above, one such notice was mailed with postage 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 in the amount sufficient to accomplish the same. Each of said *Trustee's Notice of Sale* was mailed after the Notice of Default and Election to Sell described in said notice of sale was recorded.

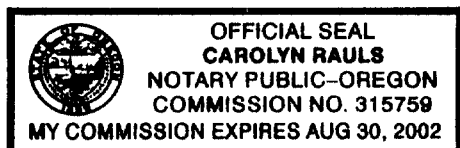
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Christy Melhorn

STATE OF OREGON)
) ss.
COUNTY OF MULTNOMAH)

I certify that Christy Melhorn has appeared before me and was authorized to execute this instrument on the 11th day of February, 2002.


Notary Public for Oregon
My commission expires 8/30/02



After recording return to:
Christy Melhorn
PRESTON GATES & ELLIS LLP
222 SW Columbia St., Suite 1400
Portland, OR 97201

AFFIDAVIT OF ADDITIONAL MAILING OF TRUSTEE'S NOTICE OF SALE

Client Matter Number 37543-50243/Kay G. Steiner

STATE OF OREGON, County of Multnomah) ss:

I, Christy Melhorn, 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 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 of the *Trustee's Notice of Sale* given under the terms of that certain deed described in said notice.

I gave notice of the real property described in the attached *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 address:

NAME	ADDRESS
Kay G. Steiner	3611 N. Hwy. 97, Unit 45 Klamath Falls, OR 97601-9334

Each of the *Trustee's Notice of Sale* so mailed was certified by an attorney of record to be a true copy of the original *Trustee's Notice of Sale*, each such copy was contained in a sealed envelope, with postage fully prepaid, and was deposited by me in the United States post office at Portland, Oregon, on March 4, 2002. With respect to each person listed above, one such notice was mailed with postage 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 in

30502

the amount sufficient to accomplish the same. Each of said *Trustee's Notice of Sale* 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.


Christy Melhorn

STATE OF OREGON

)

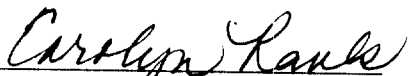
) ss.

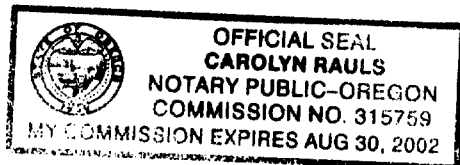
COUNTY OF MULTNOMAH

)

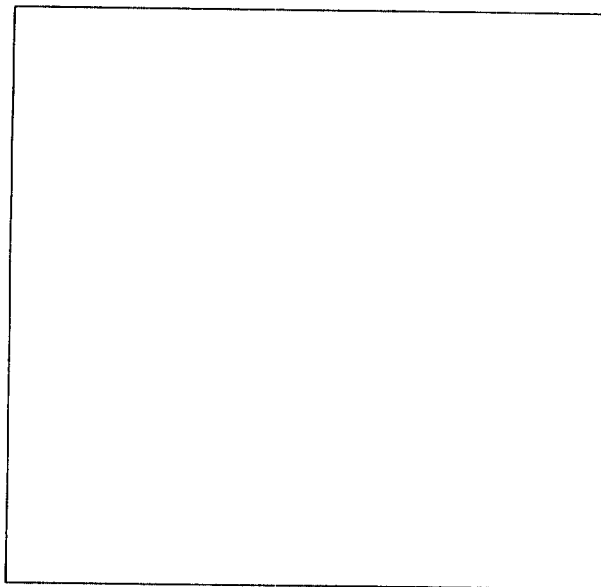
I certify that Christy Melhorn has appeared before me and was authorized to execute this instrument on the 4th day of March, 2002.

K:\37543\50243\XCLM\XCLMO24JD


Notary Public for Oregon
My commission expires 8/30/02



30503



After recording return to:
Christy Melhorn
PRESTON GATES & ELLIS LLP
222 SW Columbia St., Suite 1400
Portland, OR 97201

AFFIDAVIT OF ADDITIONAL MAILING TRUSTEE'S NOTICE OF SALE

Client Matter Number 37543-50243/Kay G. Steiner

STATE OF OREGON, County of Multnomah) ss:

I, Christy Melhorn, 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 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 Sale* given under the terms of that certain deed described in said notice.

I gave notice of the real property described in the attached *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 address:

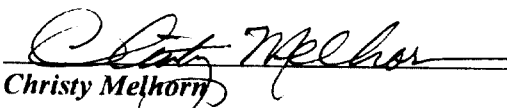
NAME	ADDRESS
Kay G. Steiner	3611 N. Hwy. 97, Unit 45 Klamath Falls, OR 97601-9334

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.

30504

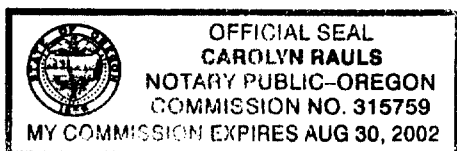
Each of the *Trustee's Notice of Sale* so mailed was certified by an attorney of record to be a true copy of the original *Trustee's Notice of Sale*, each such copy was contained in a sealed envelope, with postage fully prepaid, and was deposited by me in the United States post office at Portland, Oregon on March 26, 2002. With respect to each person listed above, one such notice was mailed with postage 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 in the amount sufficient to accomplish the same. Each of said *Trustee's Notice of Sale* was mailed after the Notice of Default and Election to Sell described in said notice of sale was recorded.

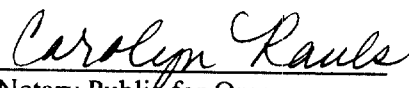
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Christy Melhorn

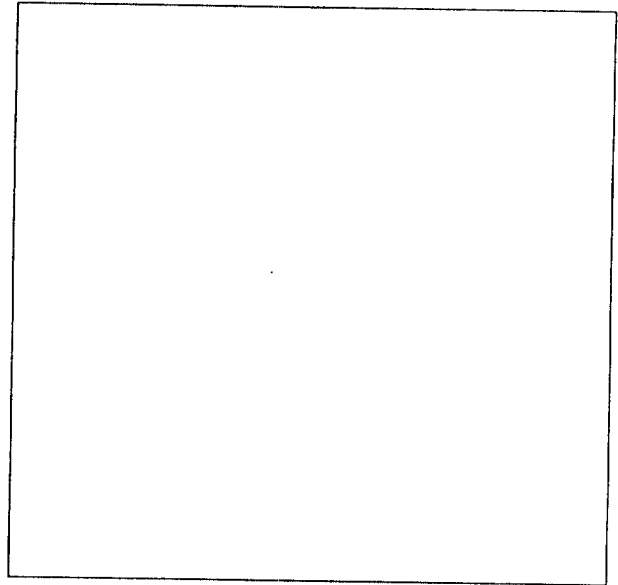
STATE OF OREGON)
) ss.
COUNTY OF MULTNOMAH)

I certify that Christy Melhorn has appeared before me and was authorized to execute this instrument on the 26th day of March, 2002




Notary Public for Oregon
My Commission expires 8/30/02

30505



After recording return to:
Christy Melhorn
PRESTON GATES & ELLIS LLP
222 SW Columbia St., Suite 1400
Portland, OR 97201

Client Matter Number 37543-50243/Kay G. Steiner

TRUSTEE'S NOTICE OF SALE

The Fair Debt Collection Practices Act requires that we state the following: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Reference is made to that certain trust deed made by Kay G. Steiner, unmarried, grantor(s), to Aspen Title & Escrow, as trustee, in favor of Chase Manhattan Mortgage Corporation, as beneficiary, dated July 19, 2000, recorded July 31, 2000, in Book No. M-00, Page No. 27881, which was assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for GreenPoint Mortgage Funding, Inc., in the mortgage records of Klamath County, Oregon, covering the following described real property situated in said county and state, to wit:

Lot 617, Block 128, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 2510 Darrow Avenue, Klamath Falls, OR 97601

Page 2 / TRUSTEE'S NOTICE OF SALE

Client Matter Number 37543-50243/Kay G. Steiner

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 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 \$509.54 beginning October 1, 2001; plus late charges of \$22.05 each month beginning October 16, 2001; 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, or Grantors failure to pay real property taxes or insurance as required by the trust deed.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$49,868.11 with interest thereon at the rate of 10.00 percent per annum beginning September 1, 2001; plus late charges of \$22.05 each month beginning October 16, 2001, until paid; 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. As a further default, Grantor has failed to pay property taxes as required by the trust deed, or Grantors failure to pay real property taxes or insurance as required by the trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on **Friday, June 14, 2002, at the hour of 11:00 A.M.**, in accordance with the standard of time established by ORS 187.110, at the following place: at the office of Brandsness Brandsness & Rudd 411 Pine 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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

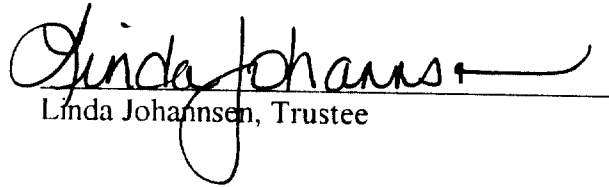
Page 3 / TRUSTEE'S NOTICE OF SALE

Client Matter Number 37543-50243/Kay G. Steiner

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 February 8, 2002.


Linda Johansen, Trustee

For further information, please contact:
Christy Melhorn
Preston Gates & Ellis LLP
222 SW Columbia St., Suite 1400
Portland, OR 97201
(503) 228-3200

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

Attorney of Record

37543-50243/Steiner

30508

PROOF OF SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the Trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Trustee's Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, upon the OCCUPANTS, at the following address:

2510 DARROW AVENUE, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon Jandra Beatty, by delivering said true copy, personally and in person, at the above address on February 13, 2002 at 1:50 p.m.

Substitute service upon Kathleen Beatty, by delivering such true copy at her dwelling house or usual place of abode, to Jandra Beatty, who is a person over the age of 14 years and a member of the household, at the above address, on February 13, 2002 at 1:50 p.m.

Substitute service upon Dennis Jones, by delivering such true copy at his dwelling house or usual place of abode, to Jandra Beatty, who is a person over the age of 14 years and a member of the household, at the above address, on February 13, 2002 at 1:50 p.m.

Substitute service upon Travis Jones, by delivering such true copy at his dwelling house or usual place of abode, to Jandra Beatty, who is a person over the age of 14 years and a member of the household, at the above address, on February 13, 2002 at 1:50 p.m.

I declare under the penalty of perjury that the above statement is true and correct.


Ed Foreman 240799

SUBSCRIBED AND SWORN to before me this 13th day of February 2002 by Ed Foreman.



Margaret A. Nielsen
Notary Public for Oregon

37543-50243/Steiner

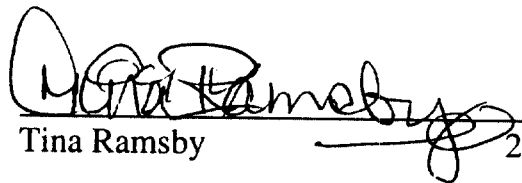
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
 County of Multnomah)

I, Tina Ramsby, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 14, 2002, I mailed a true copy of the Trustee's Notice of Sale via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Kathleen Beatty.

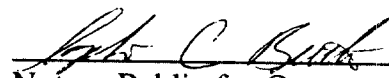
The envelope was addressed as follows: Kathleen Beatty
 2510 Darrow Ave
 Klamath Falls, OR 97601

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


 Tina Ramsby 240799

SUBSCRIBED AND SWORN TO BEFORE ME this 14th day of February, 2002, by Tina Ramsby.




 Notary Public for Oregon

37543-50243/Steiner

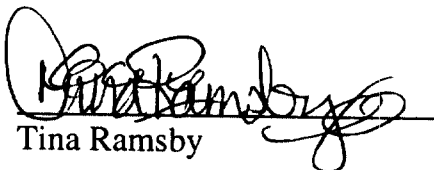
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Tina Ramsby, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 14, 2002, I mailed a true copy of the Trustee's Notice of Sale via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Dennis Jones.

The envelope was addressed as follows: Dennis Jones
2510 Darrow Ave
Klamath Falls, OR 97601

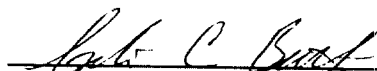
I declare under the penalty of perjury that the above statements are true and correct.


Tina Ramsby

240799

SUBSCRIBED AND SWORN TO BEFORE ME this 14th day of February, 2002, by Tina Ramsby.




Notary Public for Oregon

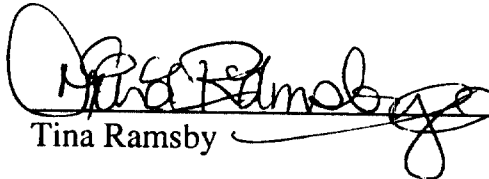
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Tina Ramsby, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 14, 2002, I mailed a true copy of the Trustee's Notice of Sale via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Travis Jones.

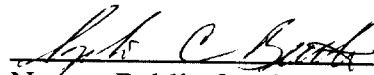
The envelope was addressed as follows: Travis Jones
2510 Darrow Ave
Klamath Falls, OR 97601

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


Tina Ramsby 240799

SUBSCRIBED AND SWORN TO BEFORE ME this 14th day of February, 2002, by Tina Ramsby.




Notary Public for Oregon

Affidavit of Publication

30512

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 # 4747

Notice of Sale/Steiner

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:

April 18, 25, May 2, 9, 2002

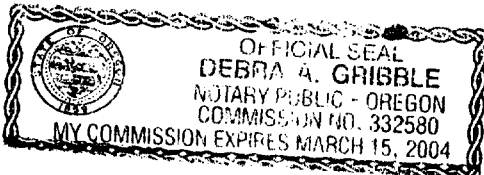
Total Cost: \$756.00

Larry L. Wells
Subscribed and sworn

before me on: May 9, 2002

Debra A. Snibbe
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE The Fair Debt Col- lection Practices Act requires that we state the following: This is an attempt to collect a debt and any information ob- tained will be used for that purpose.

Reference is made to that certain trust deed made by Kay G. Steiner, unmarried, grantor(s), to Aspen Title & Escrow, as trustee, in favor of Chase Manhattan Mortgage Corporation, as beneficiary, dated July 19, 2000, recorded July 31, 2000 in Book No. M00, Page No. 27881 which was assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for GreenPoint Mortgage Funding, Inc., in the mortgage records of Klamath County, Oregon, covering the following described real property situated in said county and state, to wit: Lot 617, Block 128, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon. PROPERTY ADDRESS: 2510 Darrow Avenue, Klamath Falls, OR 97601.

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 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 \$509.54 beginning October 1, 2001; plus late charges of \$22.05 each month

beginning October 16, 2001; 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, or Grantors failure to pay real property taxes or insurance as required by the trust deed.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$49,868.11 with interest thereon at the rate of 10.00 percent per annum beginning September 1, 2001; plus late charges of \$22.05 each month beginning October 16, 2001 until paid; 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. As a further default, Grantor has failed to pay property taxes as required by the trust deed, or Grantors failure to pay real property taxes or insurance as required by the trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on Friday, June 14, 2002, at the hour of 11:00 AM, in accordance with the standard of time established by ORS 187.110, at the following place: at the

office of Brandsness, Brandsness & Rudd, 411 Pine 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 said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 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

30513

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: February 8, 2002. By: Linda Johansen, Trustee.

For further information, please contact: Christy Melhorn, Preston Gates & Ellis, LLP, 222 SW Columbia ST., Suite 1400, Portland, OR 97201. (503) 228-3200. #4747 April 18, 25, May 2, 9, 2002.