

02 JUN 26 PM 3:17

**RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF
COMPLIANCE**
Per ORS 205.234

State of Oregon, County of Klamath
Recorded 06/26/2002 3:17 p. m.
Vol M02. Pg 36932-49
Linda Smith, County Clerk
Fee \$ 81.00 # of Pgs 13

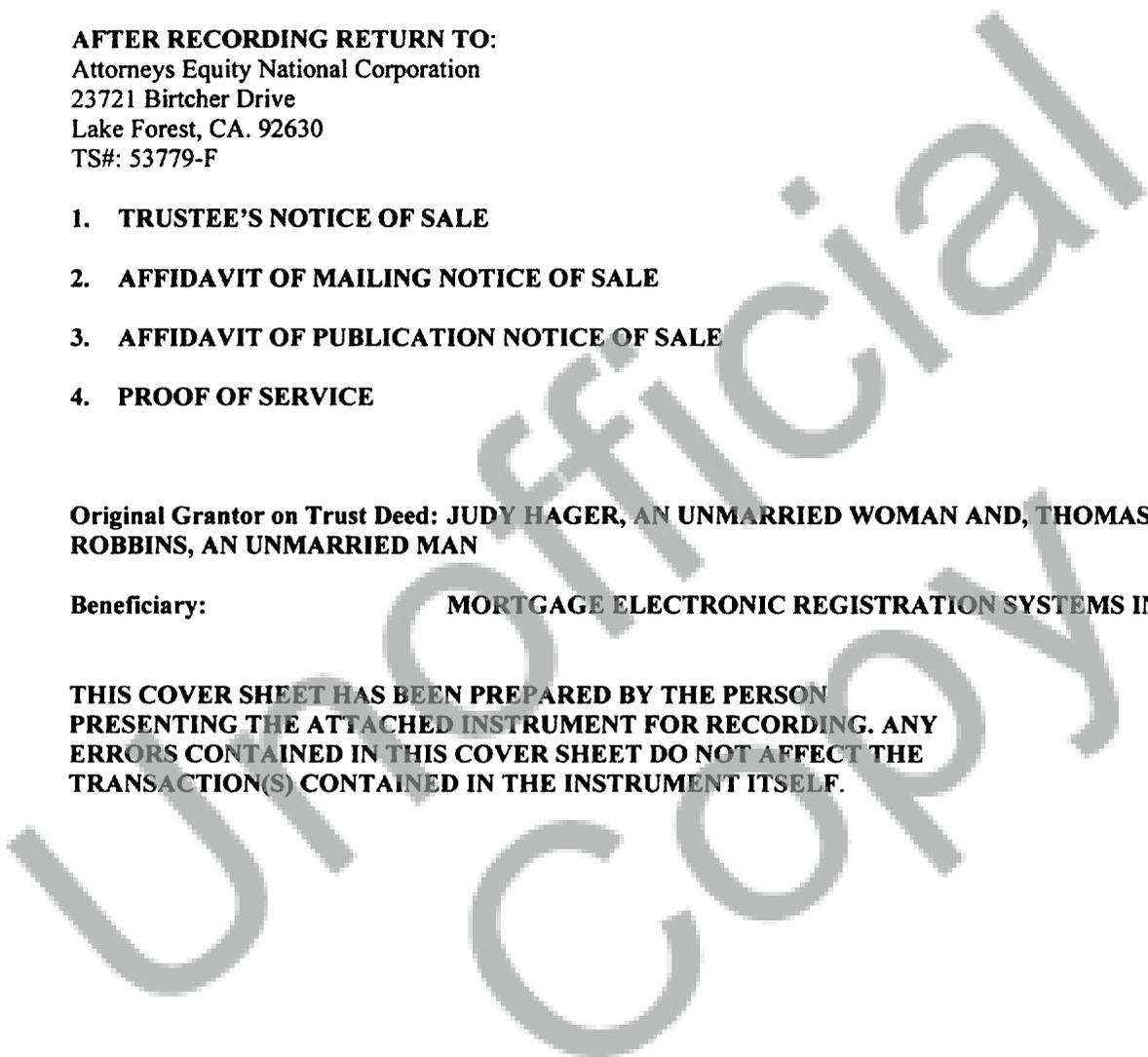
AFTER RECORDING RETURN TO:
Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA. 92630
TS#: 53779-F

1. TRUSTEE'S NOTICE OF SALE
2. AFFIDAVIT OF MAILING NOTICE OF SALE
3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
4. PROOF OF SERVICE

Original Grantor on Trust Deed: JUDY HAGER, AN UNMARRIED WOMAN AND, THOMAS ROBBINS, AN UNMARRIED MAN

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.



81A

36933

NOTICE OF TRUSTEE'S SALE

Reference is made to that certain Trust Deed made by JUDY HAGER, AN UNMARRIED WOMAN AND, THOMAS ROBBINS, AN UNMARRIED MAN, as grantor(s), to AMERITITLE, as Trustee in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., as beneficiary, dated March 30, 2001, recorded April 3, 2001 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M01 at Page 13745, and/or as Fee/File/Instrument/Microfilm/Reception No. ----, covering the following described real property situated in the above-mentioned county and state, to-wit:

LOTS 3 AND 4 IN BLOCK 2 OF NORTH KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

PROPERTY ID: R873642

Parcel Number: R-3809-029BB-00802-0

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

310 VAN NESS STREET

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 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 payments in the amount of \$730.70 due beginning September 1, 2001 and monthly late charges in the amount of \$58.46 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$87,670.42 and accruing interest as of August 1, 2001 at the rate of 9% per annum from August 1, 2001 until paid.
2. \$350.76 in late charges plus future charges.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 53779-F

Loan Number: 1000711009

TSG Number: 1016121

FIDELITY NATIONAL TITLE

Recording Requested by
And when recorded mail to:
FIDELITY NATIONAL TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(503) 887-3020

3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will on July 22, 2002 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **53779-F**

Loan Number: **1000711009**

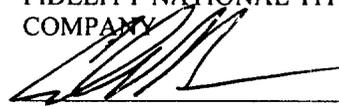
TSG Number: **1016121**

Recording Requested by
And when recorded mail to:
FIDELITY NATIONAL TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(503) 887-3020

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.

March 7, 2002

FIDELITY NATIONAL TITLE INSURANCE
COMPANY

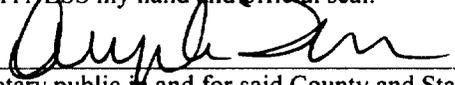


By: Attorneys Equity National Corporation, as Agent
Charles Alderman, III, Vice President

State of California
County of Orange

On this 7 day of March, 02 before me, Angela Turkich a Notary Public in and for said county and state, personally appeared Charles Alderman III, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.


Notary public and for said County and State



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **53779-F**
Loan Number: **1000711009**
TSG Number: **1016121**

Recording Requested by
And when recorded mail to:
FIDELITY NATIONAL TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(503) 887-3020

A F F I D A V I T O F M A I L I N G

36936

STATE OF CALIFORNIA]
 COUNTY OF ORANGE]

Trustee Sale Number: 53779-F

MARIA E. POWELL of Attorneys Equity National Corporation being duly sworn, and deposes says:
 That he/she is over the age of eighteen years;
 That on 03/18/02 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

Cert#: 7001 0320 0000 9399 1451 & Regular Mail	JUDY HAGER PO BOX 211 KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1468 & Regular Mail	THOMAS ROBBINS PO BOX 211 KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1475 & Regular Mail	THOMAS ROBBINS 310 VAN NESS STREET KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1482 & Regular Mail	JUDY HAGER 310 VAN NESS STREET KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1499 & Regular Mail	THOMAS ROBBINS 310 VAN NESS AVENUE KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1505 & Regular Mail	JUDY HAGER 310 VAN NESS AVENUE KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1512 & Regular Mail	JUDY HAGER 310 VAN NESS STREET KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1529 & Regular Mail	THOMAS ROBBINS 310 VAN NESS STREET KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1536 & Regular Mail	THOMAS ROBBINS 310 VAN NESS STREET KLAMATH FALLS, OR 97601
Cert#: 7001 0320 0000 9399 1543 & Regular Mail	JUDY HAGER 310 VAN NESS STREET KLAMATH FALLS, OR 97601

I certify under penalty of perjury that the foregoing is true and correct.

Date: 03/18/02

x *Maria E. Powell*

36937

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1536

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1546

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1529

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1512

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1468

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17



Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0000 9399 1451

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800 January 2001 See Reverse for Instructions

36938

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

505T 150S
7001 0320 0000 9399 1462

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800, January 2001

See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

666T 1499
7001 0320 0000 9399 1475

Postage	\$ -.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800, January 2001

See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

294T 1462
7001 0320 0000 9399 1462

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800, January 2001

See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

666T 1475
7001 0320 0000 9399 1475

Postage	\$.57
Certified Fee	2.10
Return Receipt Fee (Endorsement Required)	1.50
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

PS Form 3800, January 2001

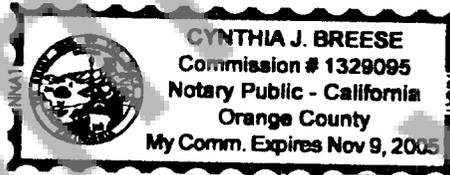
See Reverse for Instructions

STATE OF CALIFORNIA
COUNTY OF ORANGE

ON March 18 20 02 BEFORE ME, CYNTHIA J. Breese
PERSONALLY APPEARED Maria E. Powell
PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF
SATISFACTORY EVIDENCE) TO BE THE PERSON(S) WHOSE NAME(S)
IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED
TO ME THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR
AUTHORIZED CAPACITY(IES), AND THAT BY HIS/HER/THEIR
SIGNATURE(S) ON THE INSTRUMENT THE PERSON(S), OR THE ENTITY
UPON BEHALF OF WHICH THE PERSON(S) ACTED, EXECUTED THE
INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

SIGNATURE  (SEAL)



Unofficial Copy

Affidavit of Publication

36940

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 # 4877

Notice of Sale/Hager & Robbins

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:
May 23, 30, June 6, 13, 2002

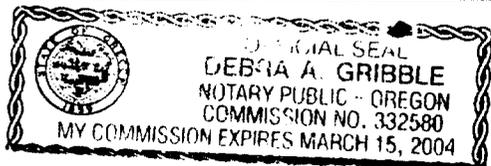
Larry L. Wells

Subscribed and sworn
before me on: June 13, 2002

Debra A. Inbake

Notary Public of Oregon

My commission expires March 15, 2004



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 53779-F
Loan Number: 1000711009
TSG Number: 1016121

Reference is made to that certain Trust Deed made by JUDY HAGER, AN UNMARRIED WOMAN and THOMAS ROBBINS, AN UNMARRIED MAN, as grantor(s), to AMERITITLE, as Trustee in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., as beneficiary, dated March 30, 2001, recorded April 3, 2001 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M01 at Page 13745, and/or as Fee/File/Instrument/Microfilm/Reception No., covering the following described real property situated in the above-mentioned county and state, to-wit: Lots 3 and 4 in Block 2 of North Klamath Falls, in the County of Klamath, State of Oregon. PROPERTY ID: R873642. Parcel Number: R-3809-029BB-00802-0. Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be: 310 VAN NESS STREET, 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 notice has been re-

corded 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 payments in the amount of \$730.70 due beginning September 1, 2001 and monthly late charges in the amount of \$58.46 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:
1. Principal of \$87,670.42 and accruing interest as of August 1, 2001 at the rate of 9% per annum from August 1, 2001 until paid.
2. \$350.76 in late charges plus future charges.
3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will on July 22, 2002 at the hour of 10:00

AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, 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 hereby given that the beneficiary and trustee, by reason of the default have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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 March 7, 2002.
By: Attorneys Equity National Corporation, as Agent
Charles Alderman, III, Vice President.
P170840 5/23, 5/30, 6/06, 6/13/02.
#4877 May 23, 30, June 6, 13, 2002.

Unofficial
Copy

53779-F

36942

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

CASE #:

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:**

PERSONNALLY SERVED: Original or True Copy to within named, personally and in person to Thomas Robbins at the address below.

SUBSTITUTE SERVICE: By delivering an Original or True Copy to Thomas Robbins, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Judy Hager

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 of 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 copies personally and in person to _____ a Corporation, or Limited Partnership, etc.
to: _____ who is a/the _____ thereof, or
(b) leaving such true copies 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(s) 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.

310 Van Ness St Klamath Falls, OR 97601
ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of 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.

March 11, 2002 1:50 P.M.
DATE OF SERVICE TIME OF SERVICE

or not found

By: Ed Foreman
Ed Foreman

Dated this 2nd day of March, 2002.

Subscribed and sworn before me, March 12, 2002
Date

Margaret A. Nielsen
Notary Public for Oregon



TS# 53779-F

Klamath County, Oregon

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
JUDY HAGER, grantor
ATTORNEYS EQUITY NATIONAL CORPORATION, trustee/successor trustee
AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: JUDY HAGER
310 VAN NESS ST.
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 **March 11, 2002**, at **1:50 PM** by leaving a true copy of said documents with **THOMAS ROBBINS**, who is a person of suitable age and a member of your household, to-wit: **310 VAN NESS ST., 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 **March 23, 2002**, addressed as aforesaid.

Lisa M Carter

STATE OF OREGON, County of Multnomah. Signed and affirmed before me on March 23, 2002.
(SEAL)

Lisa M Carter

NOTARY PUBLIC - OREGON
My commission expires: 6-17-05



CLIENT: PRIORITY POSTING & PUBLISHING ref # P-170840
IPS# 16060

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

TS# 53779-F

**JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS**

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

I, Ed Foreman, 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 the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 14th day of January, 2002, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 310 VANNESS STREET, KLAMATH FALLS, OR 97601

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

Ed Foreman Jan. 15, 2002
(Signed and Dated)

Subscribed and Sworn to before me this 15th day of January, 2002.



Margaret A. Nielsen
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04

TS# 53779-F