

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

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

Vol M02 Page 39994

State of Oregon, County of Klamath
Recorded 07/15/2002 2:41 p m.
Vol M02, Pg 34994-40003
Linda Smith, County Clerk
Fee \$ 76.00 # of Pgs 10

AFTER RECORDING RETURN TO

T.D. SERVICE CO.
1820 EAST FIRST STREET, SUITE 210
SANTA ANA, CA 92705

'02 JUL 15 PM2:41

K58447

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.



AFFIDAVIT OF MAILING NOTICE OF SALE



X

AFFIDAVIT OF PUBLICATION NOTICE OF SALE



X

PROOF OF SERVICE

Original Grantor on Trust Deed

JACK ROOKSTOOL

Beneficiary

FIELDSTONE MORTGAGE COMPANY

K66
+ 10
76

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

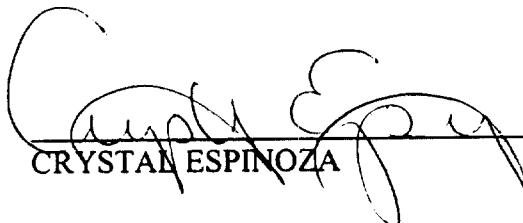
I, Crystal Espinoza, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under 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 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, attached hereto.

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 of 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 of interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

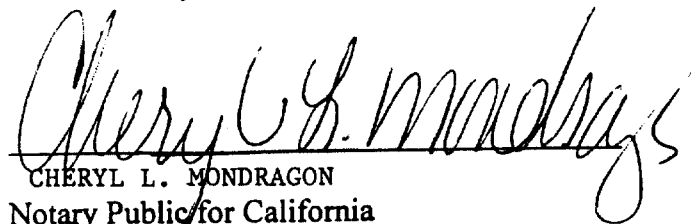
Each of the notices so mailed was certified to be a true copy of the original notice of sale by David Kubat, OSBA No. 84265, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Santa Ana, CA on 3-20-02. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

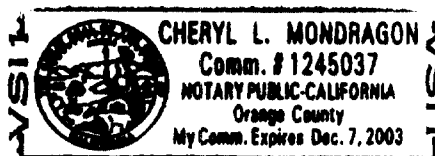
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


CRYSTAL ESPINOZA

Subscribed and sworn before me this 20th day of March, 2002

WITNESS my hand and official seal.


CHERYL L. MONDRAGON
Notary Public for California
My Commission Expires: 12-7-03



AFTER RECORDING RETURN TO:

T. D. SERVICE COMPANY
1820 EAST FIRST STREET, SUITE 210
SANTA ANA, CA 92705

TD #

OL-11033

#1084054

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

39996

T.S.# O 11033 L

Date: 03/20/02

JACK ROOKSTOOL
7635 JACKS WAY
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0043 2544
RETURN RECEIPT REQUESTED

SPOUSE OF JACK ROOKSTOOL
7635 JACKS WAY
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0043 2551
RETURN RECEIPT REQUESTED

OCCUPANT
7635 JACKS WAY
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0043 2568
RETURN RECEIPT REQUESTED

JACK ROOKSTOOL
4921 HIGHWAY 39
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0043 2575
RETURN RECEIPT REQUESTED

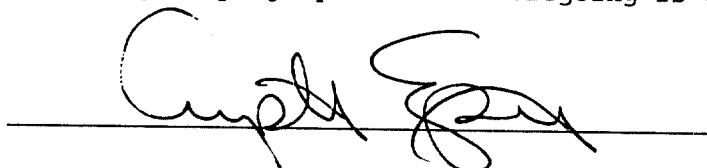
SPOUSE OF JACK ROOKSTOOL
4921 HIGHWAY 39
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0043 2582
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Cynthia Egan

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

39997

T.S.# O 11033 L

Date: 03/20/02

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

JACK ROOKSTOOL
7635 JACKS WAY
KLAMATH FALLS, OR 97603

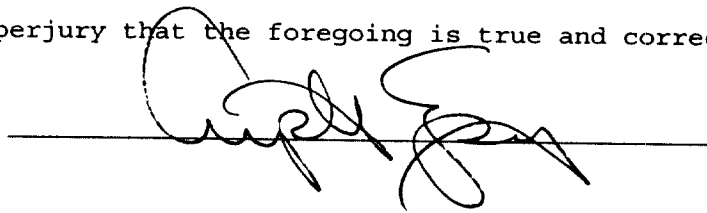
SPOUSE OF JACK ROOKSTOOL
7635 JACKS WAY
KLAMATH FALLS, OR 97603

OCCUPANT
7635 JACKS WAY
KLAMATH FALLS, OR 97603

JACK ROOKSTOOL
4921 HIGHWAY 39
KLAMATH FALLS, OR 97603

SPOUSE OF JACK ROOKSTOOL
4921 HIGHWAY 39
KLAMATH FALLS, OR 97603

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



RE: Loan #: 2989697
Title #: 1084054 / 800-989-4240
UTC #: 0L-11033

OREGON
TRUSTEE'S NOTICE OF SALE

TO: JACK ROOKSTOOL

Reference is made to that certain deed of trust made by JACK ROOKSTOOL

PAUL S. COSGROVE
in favor of FIELDSTONE MORTGAGE COMPANY

, as grantor,
, as trustee,

dated MAY 01, 2000, recorded MAY 09, 2000, as beneficiary,
mortgage records of KLAMATH, in the
volume No. M00 at page 16693, County, Oregon, in book/reel/
(fee/file/instrument No.)
covering the following described real property situated in said county and state, to wit:

See exhibit "A" attached hereto and made a part hereof.

More commonly known as: 7635 Jacks Way - Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

4 Late Charge(s) of \$94.13 from 11/16/01	376.52
4 Payments of \$1,882.53 from 11/01/01	7,530.12
SUB-TOTAL OF AMOUNTS IN ARREARS:	7,906.64

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal \$ 218,910.18, together with interest as provided in the note or other instrument secured from the 1ST day of OCTOBER, 2001 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on JULY 19, 2002, at the hour of 10 : 00 AM, o'clock, Standard Time, as established by ORS 187.110, at MAIN STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO. COURTHOUSE KLAMATH FALLS

KLAMATH, County of 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed - and the trust deed reinstated - by payment to the beneficiary, of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: 2-27-02

David A. Kubat, OSBA# 84265
(Successor Trustee)

BY: 

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260 EXT 5690

EXHIBIT "A"
LEGAL DESCRIPTION

40000

TS# 0L-11033

A tract of land situated in the SW1/4 NW1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8 inch iron pin on the East right of way line of State Highway No. 39 (Klamath Falls-Merrill Highway) said point being located South a distance of 1326.66 feet and East a distance of 29.61 feet from the bolt purportedly marking the Southwest corner of Section 7, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, as set and show be record of Survey No. 1018 filed in the office of the Klamath County Surveyor, said beginning point also being North a distance of 3989.91 feet and East a distance of 9.80 feet from the iron pin marking the Southwest corner of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon; thence North 89 degrees 47' 40" East along the Westerly extension of an old existing fence line along said fence line 1001.20 feet; thence South 293.25 feet to a 1/2 inch iron pin marking the true point of beginning of this description; thence North 70 degrees 49' 32" East 102.63 feet to a 1/2 inch iron pin on the arc of a 50 foot radius curve, radius point of said curve located North 70 degrees 49' 32" East 50 feet; thence Southeasterly along the arc of said curve (delta is 102 degrees 21' 44") 90.25 feet to a 1/2 inch iron pin; thence South 31 degrees 36' 12" East 104.55 feet to a 1/2 inch iron pin; thence South 65 degrees 48' 00" West 110.00 feet to a 1/2 inch iron pin; thence North 78 degrees 10' 54" West 102.78 feet to a 1/2 inch iron pin; thence North 43 degrees 08' 10" West 35.00 feet to a 1/2 inch iron pin; thence North 00 degrees 12' 20" West 80.00 feet to the true point of beginning of this description.

ALSO A tract of land situated in the S1/2 NW1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the Northwest corner of Section 18; thence South 00 degrees 01' 10" West along the Section line, 2162.47 feet; thence along the centerline of a road easement as described in Deed Volume M78, page 2313, Deed Records of Klamath County, Oregon, South 89 degrees 51' 42" East 599.83 feet, North 00 degrees 02' 42" West 439.32 feet and South 89 degrees 59' 04" East 132.38 feet; thence South 78 degrees 33' 22" East 185.01 feet to the true point of beginning of this description and being on the Northerly line of that road easement reserved by Grantors as described in Deed Volume M79, page 7271, Deed Records of Klamath County, Oregon; thence North 34 degrees 13' 49" East 135.80 feet; thence along the arc of a curve to the right (radius equals 70.00 feet and central angle equals 36 degrees 48' 59") 44.98 feet to the Northwesterly corner of that tract of land described in Deed Volume M66, page 1501, Deed Records of Klamath County, Oregon; thence along the Northerly line of said tract of land, North 71 degrees 02' 48" East 102.63 feet; thence continuing North 71 degrees 02' 48" East 86.14 feet; thence North 18 degrees 57' 12" West 30.00 feet; thence South 88 degrees 56' 17" East 356.31 feet; thence on the arc of a curve to the right (radius point bears N 85 degrees 29' 00" West 400.00 feet and central angle equals 61 degrees 30' 16") 429.38 feet; thence South 66 degrees 01' 16" West 144.49 feet; thence on the arc of a curve to the right (radius equals 205.06 feet and central angle equals 71 degrees 03' 30") 254.32 feet; thence North 42 degrees 55' 14" West 81.00 feet; thence on the arc of a curve to the left (radius equals 220.00 feet and central angle equals 06 degrees 41' 57") 25.72 feet; thence North 40 degrees 22' 49" East 60.00 feet to the true point of beginning.

EXCEPTING THEREFROM that portion conveyed to Jack Rookstool and Sonja Rookstool in Warranty Deed recorded March 23, 1984 in Book M84, page 4742, Microfilm Records of Klamath County, Oregon.

TOGETHER WITH an easement for ingress and egress more fully described as follows:

A 30 foot wide easement, situated in the S1/2 NW1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the Northwest corner of Section 18; thence South 00 degrees 01' 10" West, along the Section line, 2162.47 feet; thence along the centerline of a road easement as described in Deed Volume M78, page 2313, Deed Records of Klamath County, Oregon, South 89 degrees 51' 42" East 599.83 feet, North 00 degrees 02' 42" West 439.32 feet and South 89 degrees 59' 04" East 132.38 feet; thence South 78 degrees 33' 22" East 185.01 feet to the true point of beginning of this description and being on the Northerly line of that road easement reserved by Grantors as described in Deed Volume M79, page 7271, Deed Records of Klamath County, Oregon; thence North 34 degrees 13' 49" East 135.80 feet; thence along the arc of a curve to the right (radius equals 70.00 feet and central angle equals 36 degrees 48' 59") 44.98 feet to the Northwesterly corner of that tract of land described in Deed Volume M66, page 1501, Deed Records of Klamath County, Oregon; thence along the Northerly line of said tract of land, North 71 degrees 02' 48" East 102.63 feet; thence continuing North 71 degrees 02' 48" East 86.14 feet; thence North 18 degrees 57' 12" West 30.00 feet; thence South 71 degrees 02' 48" West 188.77 feet; thence on the arc of a curve to the left (radius equals 100.00 feet and central angle equals 36 degrees 48' 59") 64.25 feet; thence South 34 degrees 13' 49" West 135 feet, more or less, to the Northerly line of that said easement described in Deed Volume M79, page 7271, Microfilm Records of Klamath County, Oregon; thence Southeasterly along said easement, 30 feet to the point of beginning.

MORE COMMONLY KNOWN AS: 7635 JACKS WAY - KLAMATH FALLS, OREGON 97603

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 02-00643

Received for Service 02/28/02

I hereby certify that I received for service on
ROOKSTOOL, JACK LESTER
the within:

TRUSTEE'S NOTICE OF SALE

ROOKSTOOL, JACK LESTER
was served personally, and in person, at
3300 VANDENBERG RD
KLAMATH FALLS , OR, on 03/11/02,
at 10:45 hours.

All search and service was made within Klamath County, State of Oregon.

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By *Terri Alexander*
ALEXANDER, TERRI L

Copy to:

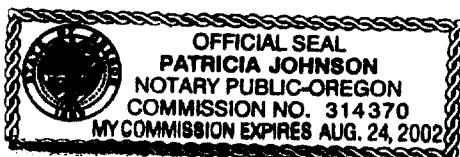
TD SERVICE COMPANY
1820 EAST FIRST ST #210
SANTA ANA

PO BOX
CA 92705

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on 3/20/02,
by *Terri Alexander*, as a duly appointed and commissioned
Deputy of Timothy M. Evinger, Sheriff of Klamath County, Or.



Patricia Johnson
Notary for State of Oregon
My Commission Expires: 08-24-02.

Affidavit of Publication

40002

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 # 4895

Notice of Sale/Rookstool

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 29, June 5, 12, 19, 2002

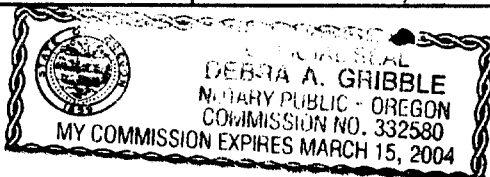
Total Cost:

Larry L. Wells
Subscribed and sworn

before me on: June 19, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



OREGON TRUSTEE'S NOTICE OF SALE RE: Loan # 2989697, Title # 1084054/800- 989-4240, UTC # OL- 11033.

Reference is made to that certain deed of trust made by Jack Rookstool, as grantor, Paul S. Cosgrove, as trustee, in favor of Fieldstone Mortgage Company as beneficiary, dated May 01, 2000, recorded May 09, 2000, in the mortgage records of Klamath County, Oregon in book/reel/volume No. M00 at page 16693, fee/file/instrument No., covering the following described real property situated in said county and state, to wit:

EXHIBIT "A"

Legal Description

A tract of land situated in the SW 1/4 NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8 inch iron pin on the East right of way line of State Highway No. 39 (Klamath Falls-Merrill Hwy.) said point being located South a distance of 1326.66 feet and East a distance of 29.61 feet from the bolt purportedly marking the Southwest corner of Section 7, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, as set and show be record of Survey No. 1018 filed in the office of the Klamath County Surveyor, said beginning point also being North a distance of 3989.91 feet

and East a distance of 9.80 feet from the iron pin marking the Southwest corner of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon; thence North 89 degrees 47' 40" East along the Westerly extension of an old existing fence line along said fence line 1001.20 feet; thence South 293.25 feet to a 1/2 inch iron pin marking the true point of beginning of this description; thence North 70 degrees 49' 32" East 102.63 feet to a 1/2 inch iron pin on the arc of a 50 foot radius curve, radius point of said curve located North 70 degrees 49' 32" East 50 feet; thence South-easterly along the arc of said curve (delta is 102 degrees 21' 44") 90.25 feet to a 1/2 inch iron pin; thence South 31 degrees 36' 12" East 104.55 feet to a 1/2 inch iron pin; thence South 65 degrees 48' 00" West 110.00 feet to a 1/2 inch iron pin; thence North 78 degrees 10' 54" West 102.78 feet to a 1/2 inch iron pin; thence North 43 degrees 08' 10" West 35.00 feet to a 1/2 inch iron pin; thence North 00 degrees 12' 20" West 80.00 feet to the true point of beginning of this description.

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feet; thence along the centerline of a road easement as described in Deed Volume M78, page 2313, Deed Records of Klamath County, Oregon, South 89 degrees 51' 42" East 599.83 feet, North 00 degrees 02' 42" West 439.32 feet and South 89 degrees 59' 04" East 132.38 feet; thence South 78 degrees 33' 22" East 185.01 feet to the true point of beginning of this description and being on the Northerly line of that road easement reserved by Grantors as described in Deed Volume M79, page 7271, Deed Records of Klamath County, Oregon; thence North 34 degrees 13' 49" East 135.80 feet; thence along the arc of a curve to the right (radius equals 70.00 feet and central angle equals 36 degrees 48' 59") 44.98 feet to the North-westerly corner of that tract of land described in Deed Volume M66, page 1501, Deed Records of Klamath County, Oregon; thence along the Northerly line of said tract of land, North 71 degrees 02' 48" East 102.63 feet; thence continuing North 71 degrees 02' 48" East 86.14 feet; thence North 18 degrees 57' 12" West 30.00 feet; thence South 88 degrees 56' 17" East 356.31 feet; thence on the arc of a curve to the right (radius point bears N 85 degrees 29' 00" West 400.00 feet and central angle equals 61 degrees 30' 16") 429.38 feet; thence South 66 degrees 01' 16" West 144.49 feet; thence on the arc of a curve to the right (radius equals 205.06 feet and central an-

gle equals 71 degrees 03' 30") 254.32 feet; thence North 42 degrees 55' 14" West 81.00 feet; thence on the arc of a curve to the left (radius equals 220.00 feet and central angle equals 06 degrees 41' 57") 25.72 feet; thence North 40 degrees 22' 49" East 60.00 feet to the true point of beginning.

EXCEPTING THEREFROM that portion conveyed to Jack Rookstool and Sonja Rookstool in Warranty Deed recorded March 23, 1984 in Book M84, page 4742, Microfilm Records of Klamath County, Oregon.

TOGETHER WITH an easement for ingress and egress more fully described as follows: A 30 foot wide easement, situated in the S 1/2 NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon being more particularly described as follows:

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(radius equals 70.00 feet and central angle equals 36 degrees 48' 59") 44.98 feet to the Northwesterly corner of that tract of land described in Deed Volume M66, page 1501, Deed Records of Klamath County, Oregon; thence along the Northerly line of said tract of land, North 71 degrees 02' 48" East 102.63 feet; thence continuing North 71 degrees 02' 48" East 86.14 feet; thence North 18 degrees 57' 12" West 30.00 feet; thence South 71 degrees 02' 48" West 188.77 feet; thence on the arc of a curve to the left (radius equals 100.00 feet and central angle equals 36 degrees 48' 59") 64.25 feet; thence South 34 degrees 13' 49" West 135 feet, more or less, to the Northerly line of that said easement described in Deed Volume M79, page 7271, Microfilm Records of Klamath County, Oregon; thence Southeasterly along said easement, 30 feet to the point of beginning. **MORE** commonly known as: 7635 Jacks Way, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been recorded pursuant to the Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: 4 Late Charge(s) of \$94.13 from 11/16/01 - \$376.52, 4 Payments of \$1,882.53 from 11/01/01 - \$7,530.12, Sub-Total of Amounts in Arrears: \$7,906.64.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately

due and payable, said sums being the following, to wit: Principal \$218,910.18, together with interest as provided in the note or other instrument secured from the 1st day of October, 2001 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on July 19, 2002 at the hour of 10:00 AM, standard time, as established by ORS 187.110, at 316 Main Street, Klamath County Courthouse, 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary, of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in

addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, 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: 2/27/2002.
By: David A. Kubat,
OSBA #84265, Successor Trustee. Direct inquiries to T.D. Service Company, Foreclosure Department, (800) 843-0260 Ext. 5690. TAC 477283W.

#4895 May 29, June 5, 12, 19, 2002.