

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
 ss:
 Deschutes County)

I, Dennis Fennell, being first duly sworn, depose, certify and say: that at all times mentioned herein I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original Notice of Sale given under the terms of the deed described in the Notice of Sale.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by first class mail and certified mail with return receipt requested to each of the following named persons at their respective last known addresses:

Brian C. Pratt
 8824 Santa Fe Springs Road
 Whittier CA 90606

Cindy R. Pratt
 8824 Santa Fe Springs Road
 Whittier CA 90606

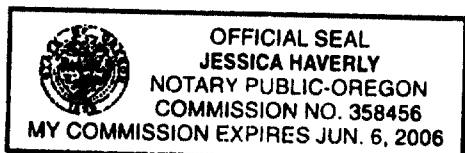
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the beneficiary or trustee has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest 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 pursuant to ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Dennis Fennell; each such copy was contained in a sealed envelope, with postage thereon fully paid, and was deposited by me in the United States Post Office at Bend, Oregon, on May 3, 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 certified with return receipt requested, and postage was prepaid. Each of the notices was mailed after the Notice of Default and Election to Sell described in the Notice of Sale was recorded.

Dated August 5, 2002


 Dennis Fennell

Subscribed and sworn to before me on August 5, 2002




 Notary Public for Oregon

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

After recording return to:
 Dennis Fennell
 Attorney at Law
 1195 NW Wall Street
 Bend OR 97701

State of Oregon, County of Klamath
 Recorded 08/09/2002 8:51 a.m.
 Vol M02, Pg 44858-62
 Linda Smith, County Clerk
 Fee \$ 41.00 # of Pgs 5

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Brian C. Pratt and Cindy R. Pratt, as Grantors, to First American Title Company as Trustee, in favor of Harold Elliot as beneficiary, dated April 18, 1996, recorded April 22, 1996 in the mortgage records of Klamath County, Oregon in book M-96 at page No. 11146 covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 10, Block 1, Tract No. 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

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 ORS 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments February, March, April, and May, 2002, of \$261.90 per month plus interest and real estate taxes of \$573.66 for tax years 1998-2002.

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: \$28,957.45 principal and interest plus accruing interest, and unpaid taxes of \$573.96.

Wherefore, notice is hereby given that the undersigned trustee will, at 9:30 a.m. in accord with the standard of time established by ORS 187.110 on September 12, 2002 at the Oregon State Police Station, Gilchrist, Oregon, in accord with the standard of time established by ORS 187.110, 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 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 by 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 May 3, 2002


Dennis Fennell
Trustee

State of Oregon
Deschutes County

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Dated May 3, 2002


Dennis Fennell
Trustee

Affidavit of Publication

44860

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 # 4834

Notice of Sale/Pratt

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 10, 17, 24, 31, 2002

Total Cost: \$729.00

Subscribed and sworn

before me on: May 31, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Brian C. Pratt and Cindy R. Pratt, as Grantors, to First American Title Company, as Trustee, in favor of Harold Elliot, as Beneficiary, dated April 18, 1996, recorded April 22, 1996 in the mortgage records of Klamath County, Oregon in book M96 at page No. 11146 covering the following described real property situated in the above-mentioned County and State, to wit: Lot 10, Block 1, Tract No. 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

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 ORS 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments February, March, April, and May, 2002, of \$261.90 per month plus interest and real estate taxes of \$573.66 for tax years 1998-2002.

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: \$28,957.45 principal and interest plus accruing interest, and unpaid taxes of \$573.96.

Wherefore, notice is hereby given that the undersigned trustee will, at 9:30 AM in accord with the standard of time established by ORS 187.110 on September 12, 2002 at the Oregon State Police Station, Gilchrist, Oregon, in accord with the standard of time established by ORS 187.110 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 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 cost 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 pay-

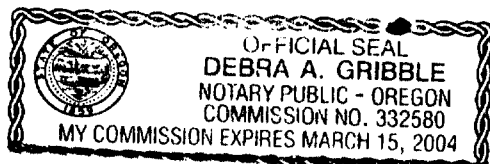
ing all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by ORS 86.753.

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: May 3, 2002.
Dennis Fennell,
Trustee.

Notice Required By The Fair Debt Collection Practices Act, 15 U.S.C. Section 1692.

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto. 2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed. 3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within thirty (30) days after the receipt of this notice, disputes the validity of the debt or some portion thereof. 4. If the debtor notifies the trustee in writing within thirty (30) days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee. 5. If the creditor



named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within the thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee. 6. Written requests or objections should be addressed to Dennis Fennell, Attorney at Law, 1195 NW Wall Street, Bend, Oregon 97701. #4834 May 10, 17, 24, 31, 2002.

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON

Deschutes County

I, Dennis Fennell, being first duly sworn, depose and say:

Reference is made to that certain trust deed made by Brian C. Pratt and Cindy R. Pratt, as Grantors, to First American Title Company as Trustee, in favor of Harold Elliot as beneficiary, dated April 18, 1996, recorded April 22, 1996 in the mortgage records of Klamath County, Oregon in book M-96 at page No. 11146 covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 10, Block 1, Tract No. 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

I hereby certify that on August 5, 2002, the above described real property was not occupied.

The term "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.

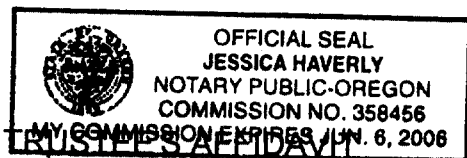
Dated August 5, 2002


Dennis Fennell, Successor Trustee

State of Oregon

Deschutes County

SUBSCRIBED AND SWORN to before me on August 5, 2002

TRUSTEE'S AFFIDAVIT
AS TO NON-OCCUPANCY
Notary Public for Oregon

After recording return to
Dennis Fennell
Attorney
1195 NW Wall Street