

AFTER RECORDING RETURN TO:
Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
03-16923

ATE 58/13

State of Oregon, County of Klamath
Recorded 02/02/2004 2:00 P m
Vol M04 Pg 6346 - 56
Linda Smith, County Clerk
Fee \$ 210 # of Pgs 11

OREGON
AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

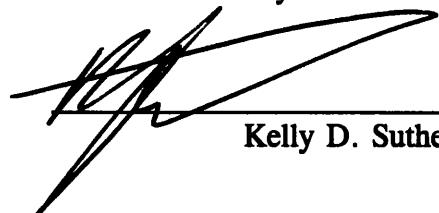
Jeffery C. Edwards
5633 Mason Lane
Klamath Falls, OR 97601

Deanna B. Edwards
5633 Mason Lane
Klamath Falls, OR 97601

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on October 15, 2003. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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



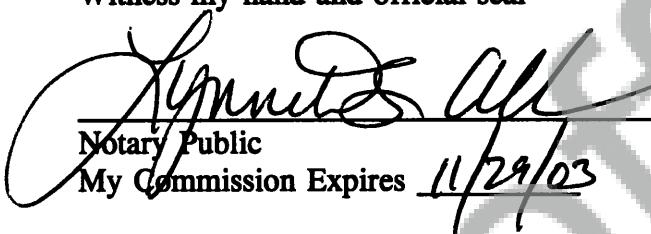
Kelly D. Sutherland

State of Washington)

County of Clark)

On this 15th day of October, in the year 20 03, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

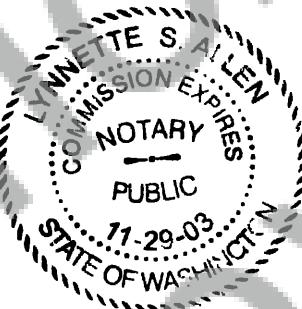
Witness my hand and official seal



Notary Public

My Commission Expires 11/29/03

Lender Loan #: 6163261883



AFTER RECORDING RETURN TO:
Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
03-16923

OREGON
AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

First Union Home Equity
10220 S.W. Greenburg Road, Suite 210
Portland, OR 97223

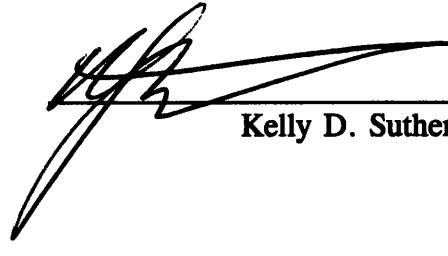
First Union National Bank
c/o Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84165-0250

First Union National Bank
301 South College Street
Charlotte, NC 28288

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Kreisman, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on October 28, 2003. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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



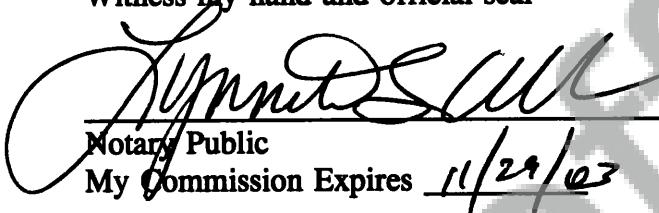
Kelly D. Sutherland

State of Washington)

County of Clark)

On this 28th day of October, in the year 2003, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal



Lynnette S. All
Notary Public
My Commission Expires 11/29/03

Lender Loan #: 6163261883



03-16923

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Jeffery C. Edwards and Deanna B. Edwards, husband and wife, as grantor, to AmeriTitle, as Trustee, in favor of Foundation Funding Group, Inc., as Beneficiary, dated November 21, 2000, recorded December 4, 2000, in the mortgage records of Klamath County, Oregon, in Volume M00, Page 43575, and re-recorded December 12, 2000, in Volume M00, Page 45021, beneficial interest having been assigned to Washington Mutual Bank, F.A., successor by merger to Bank United, covering the following described real property:

Lot 2 in Block 6 of Tract 1016, Green Acres, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

COMMONLY KNOWN AS: 5633 Mason Lane, 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 in the sum of \$1,033.64 from November 1, 2002, monthly payments in the sum of \$892.34 from February 1, 2003, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$122,444.28, together with interest thereon at the rate of 7.37500% per annum from October 1, 2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 25, 2004, at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main 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 the said described real property which the grantor has or had power to convey at the time of the execution of 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 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 obligations 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.

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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice 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. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

KELLY D. SUTHERLAND
Successor Trustee

Dated 10/16/03

By 

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

SHAPIRO & KREISMAN
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253

Lender Loan #: 6163261883

06352

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON
COUNTY OF: KLAMATH

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: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: **All Occupants of 5633 Mason Lane Klamath Falls, Oregon 97601**

(X) PERSONNALLY SERVED: Original or True Copy to within named, personally and in person to Jeff Edwards at the address below.

(X) SUBSTITUE SERVICE: By delivering an Original or True Copy to Jeff Edwards, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: De Anna Edwards

OTHER METHOD: By leaving an Original or True Copy with

NON-OCCUPANCY: I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

(X) SUBSTITUTE SERVICE MAILER: That on the 23rd day of October, 2003 I mailed a copy of the Trustee's Notice of Sale addressed to De Anna Edwards and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed 
Mary Bakie

5633 Mason Lane Klamath Falls, Oregon 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.

October 21, 2003

5:20PM

DATE OF SERVICE

TIME OF SERVICE

or non occupancy


By: 
Cory Dickens

Dated this 22nd day of October, 2003.

Subscribed and sworn to before me by Cory Dickens


Margaret A. Nielsen

Notary Public for Oregon



Affidavit of Publication

06353

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 # 6283

Notice of Sale/Edwards

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

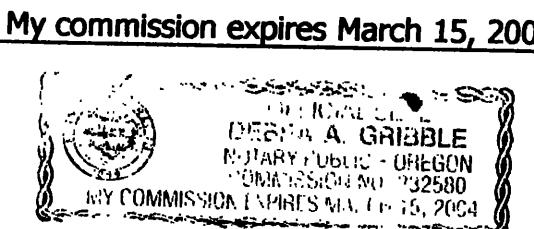
Four

Insertion(s) in the following issues:
December 10, 17, 24, 31, 2003

Total Cost: \$796.50

Debra A. Gribble
Subscribed and sworn
before me on: December 31, 2003

Debra A. Gribble
Notary Public of Oregon



TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Jeffery C. Edwards and Deanna B. Edwards, husband and wife, as grantor, to Amerititle, as Trustee, in favor of Foundation Funding Group, Inc., as Beneficiary, dated November 21, 2000, recorded December 4, 2000 in the mortgage records of Klamath County, Oregon, in Volume M00, Page 43575, and re-recorded December 12, 2000, in Volume M00, Page 45021, beneficial interest having been assigned to Washington Mutual Bank, F.A., successor by merger to Bank United, covering the following described real property:

Lot 2 in Block 6 of Tract 1016, Green Acres, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. COMMONLY KNOWN AS: 5633 MASON LANE, 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 in the sum of \$1,033.64 from November 1, 2002, monthly payments in the sum of \$892.34 from February 1,

2003, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$122,444.28, together with interest thereon at the rate of 7.37500% per annum from October 1, 2002, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 25, 2004, at the hour of 11:00 AM in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon.

COMMONLY KNOWN AS: 5633 MASON LANE, Klamath Falls, OR 97601.

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 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 obligations 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.

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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust

and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice 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. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated October 16, 2003. By: Kelly D. Sutherland, Successor Trustee. Shapiro & Kreisman; 201 NE Park Plaza Drive, #150, Vancouver, WA 98684. (360) 260-2253. Lender Loan: #6163261883. #6283 December 10, 17, 24, 31, 2003.

*unofficial
copy*

06356

STATE OF WASHINGTON)
) SS.
COUNTY OF CLARK)

On this 28th day of January, 2001, before me the undersigned a Notary Public appeared Lynnette S. Allen, personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice President and Attesting Assistant Secretary of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.

Sharon E. Halme

Notary Public for State indicated above

My commission expires:

Loan #: 6163261883



06355

AFTER RECORDING RETURN TO:

Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
(360) 260-2253
03-16923

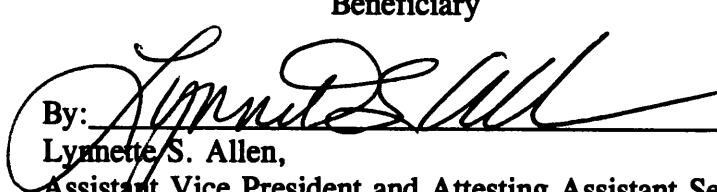
CERTIFICATE OF NON-MILITARY SERVICE

STATE OF WASHINGTON)
) SS.
County of CLARK)

THIS IS TO CERTIFY THAT I, Lynnette S. Allen, am the Assistant Vice President and Attesting Assistant Secretary of Washington Mutual Bank, F.A., successor by merger to Bank United,, the current beneficiary in that certain trust deed in which Jeffery C. Edwards and Deanna B. Edwards, husband and wife, as grantor, conveyed to AmeriTtitle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated November 21, 2000, and recorded December 4, 2000, in the mortgage records of said county, in Book No. Vol M 00 pg 43575, at Page re-recorded 12/15/00, Document/Instrument/Recorder's Fee No. Vol. M00 pg. 45021; thereafter a Notice of Default with respect to said trust deed was recorded October 14, 2003, Document/Instrument/Recorder's Fee No. 76281, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on February 25, 2004; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

Washington Mutual Bank, F.A., successor by merger to Bank United
Beneficiary

By: 
Lynnette S. Allen,
Assistant Vice President and Attesting Assistant Secretary